18/K/1 (Item 1 from file: 570)

02177317 Supplier Number: 81148640 (USE FORMAT 7 FOR FULLTEXT)
Managing Customer Acquisition: Managing acquisition strategies and tactics is vital to creating, sustaining, and enhancing customer equity. (New Book Selection).
Oct, 2001
Word Count: 9084
PUBLISHER NAME: Hoke Communications, Inc.
EVENT NAMES: *220 (Strategy & planning); 240 (Marketing procedures)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *9914000 (Marketing)
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business)
SPECIAL FEATURES: LOB
ADVERTISING CODES: 32 Marketing/Advertising Methods

... Attrition was increasing because members who had received their first year free were now being asked to pay a (pounds stealing)20 membership fee. The *Rewards* managers *decided* that they needed to embark on a new acquisition strategy, based on two approaches: profiling of existing customers to identify the characteristics of high-potential... add-on selling are crucial for companies that want to maximize customer equity.

Acquisition Pricing

As customers accumulate product information and begin to evaluate their *alternatives*, pricing becomes a *factor*. The general trend in customer-oriented pricing is to price low to acquire customers and to raise prices later. This tactic, known as penetration pricing...individual consumer characteristics.

(3.) Initiate a marketing campaign directed at the random sample, and record which individuals become customers.

(4.) With that information, develop a *regression* scoring model--a series of *weighted* variables that predicts which prospects are more likely to become customers based on their characteristics.

Once researchers have the model estimates, they can do the...

...the firm's marketing campaign at those prospects with scores above a designated cutoff score, which is based on a combination of financial and marketing *factors*

Advantages and Disadvantages of *Regression* Scoring. The primary advantages of using regression scoring models for acquisition are that they measure the relative importance of variables in determining which prospects to...

18/K/2 (Item 2 from file: 570)

02118656 Supplier Number: 76759473 (USE FORMAT 7 FOR FULLTEXT)
Signaling Quality and Credibility in Yellow Pages Advertising: The Influence of Color and Graphics on Choice.(Illustration)(Statistical Data Included)
Summer, 2001
Word Count: 8812
PUBLISHER NAME: American Academy of Advertising
EVENT NAMES: *240 (Marketing procedures)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *7319300 (Yellow Pages Advertising)
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business)
SIC CODES: 7319 (Advertising, not elsewhere classified)
NAICS CODES: 54189 (Other Services Related to Advertising)
ADVERTISING CODES: 31 Marketing/Advertising Theory

... important in this product category because decisions are more likely to be made on factual data (e.g., brand name and computer specifications).

Experiment 2: *Choice* of Yellow Pages *Ads*

Experiment 1 found that color and graphics signal information about quality and credibility for some product categories. Experiment 2 extends this research to ascertain whether...Experts generally agree that larger ads are more likely to be chosen (Berdie 1992; Rouse 1991; Valiente 1973).

H7: Consumers will be more likely to *choose* businesses with larger Yellow Pages *ads* than businesses with smaller ads.

Businesses placed closer to the beginning of a listing have a higher chance of being viewed than businesses placed near...

...the large data set of all 124 chosen and unchosen alternative businesses in each product category for each subject. The data set contained 3,072 *choices* (1 test *ad* x 8 product categories x 384 subjects). Choice was coded as a binary variable.

Results for Experiment 2

Again results show that the affect for analysis was to summarize the data set from the responses to the 15-scale questionnaire using principal *factor* analysis. The squared *multiple* correlations were used as the prior communality estimate. A principal factor analysis with varimax rotation identified three factors--expertise, perceived risk, and product class knowledge...

...characteristics systematically varied for the test ad (color, graphics, ad size, and order in the product category heading). The choice data set contained 3,072 *choices* (1 test *ad* x 8 product categories x 384). Choice was coded as a binary variable. The binary data were analyzed with logistic regression models using SAS software...2.6) color *

Higher values are more favorable 14.1 (4.1) BW

(*)Identifies significant differences between means (p(less than).05).

Table 2 Logistic *Regression* Model

Variable	DF	*Parameter* Estimate	Standard Error	Wald Chi-Square
Intercept	1	-3.78	.31	146.72
Size	1	.04 *	.02 *	6.45 *
Page	1	-.06	.07...	

18/K/3 (Item 3 from file: 570)

02040208 Supplier Number: 70659373 (USE FORMAT 7 FOR FULLTEXT)

A Decision Support System for Vendor Managed Inventory.(Brief Article)

Winter, 2000

Word Count: 8963

PUBLISHER NAME: Elsevier Science Publishers Ltd.

EVENT NAMES: *389 (Alliances, partnerships)

GEOGRAPHIC NAMES: *1USA (United States)

PRODUCT NAMES: *5200000 (Retail Trade)

INDUSTRY NAMES: BUSN (Any type of business); RETL (Retailing)

SPECIAL FEATURES: INDUSTRY

ADVERTISING CODES: 59 Channels of Distribution

... system can potentially achieve these same objectives.

This paper makes the following contributions to retailing research in supply chain management. It:

* Combines promotion response and *parameter* *updating* models developed in the marketing and forecasting literature with inventory management and system performance models developed in the management science literature. This is a novel...have the advantage that taking a natural logarithm of Equation (10) results in a linear function of the parameters {(v.sub.1)}, which allows these *parameters* to be estimated by linear *regression*.

The multiplicative sales response model presented in Equations (9) through (13) builds on several studies that have found multiplicative (nonlinear) models to be better than...simple multiplier form (10). Each of these effects has an indicator variable d(k,t) that specifies whether an event k occurs in week t.

Parameter Estimation by Linear *Regression*

By taking the natural logarithm of the multiplicative model (14), we

obtain a linear relationship that allows the parameters (gamma), (alpha), (tau), (beta), and (micro...

...the chosen level of aggregation. Table 1 summarizes typical ranges of parameter values and the Adj.-(R.sup.2) values observed over all participating retailers.

Parameter *Updating*

Despite the fact the Adjusted (R.sup.2) values in Table 1 were considered quite good, we found that the weekly sales forecast accuracy during the season could be improved significantly by *updating* certain *parameters*. This might be due to the fact that the *parameters* estimated by *regression* on the previous season's sales data failed to reflect changes in market conditions or promotional strategy for the current season, for example. Furthermore, in...
...regression estimates were often based on sales of similar, but not identical, products in the previous season.

A variety of methods has been used for *parameter* *updating* in retail sales forecasting systems. Exponential smoothing, originally developed for inventory management by Brown (1962), is the basis for *parameter* *updating* in IBM's INFOREM inventory management system, which is used by a number of retailers. For a more recent treatment of exponential smoothing, see Nahmias (1997, Chapter 2).

Smith et al. (1994) developed a discounted least squares method for simultaneous *updating* of *multiple* model *parameters* and tested it in a retail sales forecasting application. This method reduces to exponential smoothing in the one-dimensional case. Nahmias (1997, p. 294) also...

...least squares and simple exponential smoothing methods were tested on the historical data in a number of our applications. Although discounted least squares adapts to *parameter* *changes* more quickly and provides more accurate forecasts, it also tends to cause greater fluctuations in the parameter values and requires a matrix inversion for implementation...

...used to provide a 60 week forecast for the vendor's production planning. Because this requires stable parameter estimates, we chose exponential smoothing methods for *parameter* *updating* rather than discounted least squares.

The choice of which *parameters* to *update* was based on which parameters were the most significant explanatory variables. In the table below, as indicated, each product has its ...own Base Sales parameter (S.sub.0). Common seasonal effects V(t) and elasticities {(v.sub.i)}are used for all products pooled in the *regression*. However, the price response *parameter* (gamma) in (14) is updated separately for each product, due to its significance. Since the regression estimates of price response may suffer somewhat due to pooling, *parameter* *updating* through exponential smoothing reduces the averaging effects of pooling and mimics, in some respects, the results of using shrinkage estimators (Blattberg and George, 1992).

THE...

...for the VMI system was designed to support three user activities: (1) selecting and fitting a forecasting model to historical data; (2) sales forecasting and *parameter* *updating*; (3) performance analysis. Working with a team of buyers and database designers, the authors designed the user interface and developed the software for the first...

...view all the supporting details for "suspicious" weeks. This helps the analyst detect and correct the data integrity problems and leads to a more accurate *regression* estimation of the *parameters*.

Determining the Forecasting Model and *Updating* the *Parameters*

For each new retailer, the first step is to specify the form of the response model (14) and determine the initial model *parameters* by linear *regression*. The user first selects the products to be pooled for the analysis and the promotional factors (e.g., newspaper ad size, radio or TV time...

...different combinations and compares their R-square values in the regression until a satisfactory model is developed. Once the final form of the model is *decided* upon, the *promotional* factors and their model

forms are stored in a parameter data table. This allows the different models for each retailer's set of products to...models to work in practice. For example, even when the regression was successful in fitting the sales forecasting model to the previous years' sales data, *updating* of certain model *parameters* improved the forecast by adapting to the changing sales rates in the current year. Storing each component of the model (both its form specification and parameters) as data in a large relational database allowed the DSS to manage literally hundreds of econometric models. *Parameter* *updating* occurred automatically each week, subject to review by the vendor's analysts. The DSS software automated much of the econometric work and then interacted with...
...sales forecasting models across a spectrum of retail accounts that we believe can be applied to other retail forecasting and VMI applications. These include:

(1) *Updating* certain key *parameters* noticeably improved the accuracy of the weekly sales forecasts, even when the regression fit was quite good. Base sales and price response were the most important *parameters* to *update* in our experience;

(2) Increasing the number of response factors in the forecasting model beyond two or three tended to provide higher adjusted R-square...50

Medium	M	0.00 to 1.30
Large	L	0.00 to 2.00
Adj. (R.sup.2) values		0.75 to 0.93

Parameter Estimation and *Updating* Rules

	Parameter Estimation	*Parameter* *Updating*
Base Sales	Different by product	Weekly by product
Price Response	Same for all pooled products	Weekly by product
Factors Other than Price	Same for all...	

18/K/4 (Item 4 from file: 570)

02037312 Supplier Number: 70037082 (USE FORMAT 7 FOR FULLTEXT)
Explaining Gendered Responses to "Help-Self" and "Help-Others" Charity Ad Appeals: The Mediating Role of World-Views.(Industry Overview)
Fall, 2000
Word Count: 9437
PUBLISHER NAME: American Academy of Advertising
EVENT NAMES: *310 (Science & research)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *9914200 (Advertising Management)
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business)
ADVERTISING CODES: 30 Theory & Research; 34 Research Findings

... was designed to test for differences in absolute evaluative judgment and H2 for differences in comparative evaluative judgments (i.e., when subjects are asked to *choose* between *ads*).

H2: Females will prefer the help-others ad to the help-self ad and males will prefer the help-self ad to the help-others...

...x 2 factorial experimental design was used. Ad manipulations were within subject (subjects saw both ads) and self-reported biological sex was a between-subjects *factor*. In *addition*, the order in which the ads appeared was counterbalanced, such that half of the subjects viewed the help-others ad first and half viewed the...appeals was given to respondents. This measure was included to discover comparative judgments similar to cross-testing procedures (Tapp 1998) and consisted of six forced-*choice* *ad* comparison ratings developed by Snyder and DeBono (1985) but slightly modified to fit this target product, plus an additional question added for this study. Questions...significant (F 1,157=27.74, p(less than).001) and confirmed that women (mean score=25.82) reported higher caring scores than men (mean *score*=21.40). Also, a logistic *regression* of the dichotomous ad preference as dependent variable and sex as predictor confirmed the findings of Study One (chi-square=3.64, p=.056).

Again...

18/K/5 (Item 1 from file: 631)
DIALOG(R)File 631:(c) 2004 Boston Globe. All rts. reserv.

11105014
COLLEGES RECONSIDER RACE, SAT POLICIES
Sunday, April 15, 2001
Word Count: 1,462

DESCRIPTORS: COLLEGE TESTING DISCRIMINATION MINORITY

TEXT:
... they say, has the pressure been so great from educators, courts, and - last week - the National Urban League and a group of business executives to *change* how SAT *scores* and diversity are factored in judging and choosing students.

...experience.

The new ruling also troubles college officials nationwide because many have policies like Michigan's. At stake, they say, is their historical freedom to *choose* students, to *reward* a perfect 1,600 SAT score in one case and an underrepresented race in another.

"We must define what our principles are and defend them...
... on test scores, grades, essays, recommendations, life experiences, and race.

Test scores can be particularly central to students' fate. University of California officials say that *scores* can be so *determinative*, yet mean so little once students enroll, that they are considering giving up the SAT as a requirement. Other schools also criticize the SAT, but...

18/K/6 (Item 1 from file: 713)
DIALOG(R)File 713:(c) 2004 Atlanta Newspapers. All rts. reserv.

08763140
SCHOOLS CAN EARN BONUSES FOR IMPROVING STUDENT TEST SCORES BOARD MAKES 12 ELEMENTARIES ELIGIBLE FOR FINANCIAL INCENTIVES
Thursday, September 19, 1996
Word Count: 973

...underscored that point by promising to donate any bonus he wins to other deserving schools besides the selected dozen.

The laser-like focus on test *scores* marks a *change* in strategy for DeKalb school officials ---from defensively explaining the limits and complexity of test scores to making higher scores the No. 1 priority.

"We...

... DeKalb, he said, was the public reaction to letter grades assigned to metro area schools by The Atlanta Journal-Constitution this year, based on test *scores* adjusted *statistically* for the effects of poverty.

The targeted 12 schools, which are not the lowest-scoring schools in the county, were given either C's, D...
...staff members fall into 15 minutes of silent reading.

Cooper says staff members are so confident they will win the pay-for-performance and county *bonuses* that they have already *decided* how the money will be spent. But, he adds: "I'd be fooling you if I looked at you said, `This is a piece of...

... Skills, a test McMillan favors, and solely on the mathematics and reading portions ---not social studies or science.

McMillan's other complaint is that test *scores* should be *statistically* adjusted for a school's mobility as well as its poverty rate. To drive the point home, the bonuses are tied to the scores of...
?t s17/free,k/1-1

17/K/1 (Item 1 from file: 570)

02037312 Supplier Number: 70037082 (USE FORMAT 7 FOR FULLTEXT)
Explaining Gendered Responses to "Help-Self" and "Help-Others" Charity Ad Appeals: The Mediating Role of World-Views.(Industry Overview)
Fall, 2000
Word Count: 9437
PUBLISHER NAME: American Academy of Advertising
EVENT NAMES: *310 (Science & research)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *9914200 (Advertising Management)
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business)
ADVERTISING CODES: 30 Theory & Research; 34 Research Findings

... x 2 factorial experimental design was used. Ad manipulations were within subject (subjects saw both ads) and self-reported biological sex was a between-subjects *factor*. In *addition*, the order in which the ads appeared was counterbalanced, such that half of the subjects viewed the help-others ad first and half viewed the...appeals was given to respondents. This measure was included to discover comparative judgments similar to cross-testing procedures (Tapp 1998) and consisted of six forced-*choice* *ad* comparison ratings developed by Snyder and DeBono (1985) but slightly modified to fit this target product, plus an additional question added for this study. Questions...significant (F 1,157=27.74, p(less than).001) and confirmed that women (mean score=25.82) reported higher caring scores than men (mean *score*=21.40). Also, a logistic *regression* of the dichotomous ad preference as dependent variable and sex as predictor confirmed the findings of Study One (chi-square=3.64, p=.056). Again...
?

NF TEPT

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?show files; ds
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Set      Items   Description
S1      456653   RANDOM? OR PROBABILIS? OR PSEUDO-RANDOM? OR STATISTIC? OR -
              INDETERMINAT? OR DETERMINAT? OR REGRESSION?
S2      783565   PARAMETER? OR FACTOR? OR SCORE? OR WEIGHT?
S3      783565   S2(5N) S2
S4      455121   ADVERTS? OR AD OR ADS OR COMMERCIAL? OR POPUP? OR POPUNDER?
               OR PROMOTION? OR COUPON? OR BONUS? OR INCENTIVE? OR REWARD? -
              OR PROMOTION? OR REBATE? OR (SPECIAL (N) OFFER)
S5      242569   SELECT ? OR CHOOS? OR CHOICE? OR DECID?
S6          77   S4(N) S5
S7        1752   S4 (5N) S5
S8           4   S6 (S) S3
S9           4   RD (unique items)
S10        131   S7 (S) S3
S11        130   RD (unique items)
S12         49   S7 (10N) S3
S13          0   HOW FILES
S14      31023   S2 (3N) (CHANG? OR MODIF? OR ALTER? OR RE-CALCULAT? OR RE--
              COMPUT? OR UPDAT? OR REPLAC? OR SUBSTRACT? OR MULTIPL? OR ADD
              OR ADDING OR ADDED OR ADDITION?)
S15      20521   S1(5N) S2
S16       2312   S15 AND S14
S17          0   S16 AND S6
S18          0   S16 AND S7
?
```

17/K/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02372878 116354168
USE FORMAT 9 FOR FULL TEXT
Creative performance on anin-basket exercise Effects of inoculation againstextrinsic reward WORD COUNT: 7431
1999
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Creativity; Motivation; Studies; Statistical analysis; Performance evaluation
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 6400 (CN=Employee benefits & compensation)
PRINT MEDIA ID: 14410

...TEXT: creativity measure used to test the hypotheses in this study is the mean of those predicted values for each participant. Because individual memos added no *additional* explanation in creativity *score* variance to the *regression* equation, creativity *scores* were collapsed across memos to yield a single creativity score for each participant.

Rating instructions were provided on a cover sheet attached to each scoring ... R.E. (1986), C>RT: The Creatrix Inventory, University Associates, San Diego, CA.

9. Cepe-Thomas, A. (1992), "Creativity in the workplace: the effects of *reward* *choice* and awareness of research participation on creative performance, unpublished doctoral dissertation, California School of Professional Psychology, San Diego, CA.

10. Cooper, B.L. (1991), "Creativity...

17/K/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02133393 69315048
USE FORMAT 9 FOR FULL TEXT
Top management team coordination needs and the CEO pay gap: A competitive test of economic and behavioral views WORD COUNT: 12833 LENGTH: 22 Pages
Feb 2001
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Decision making; Chief executive officers; Executive compensation; Wage differential; Financial performance; Hypotheses; Regression analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 2120 (CN=Chief executive officer); 6400 (CN=Employee benefits & compensation); 3400 (CN=Investment analysis & personal finance)
PRINT MEDIA ID: 24476

...TEXT: prize.

According to tournament theory, when monitoring is reliable and inexpensive, optimal effort is obtained by paying agents on the basis of their marginal products. *Promotion* *choices* are also straightforward because principals can simply compare contestants' marginal contributions. However, monitoring difficulties vary across firms (Jensen & Meckling, 1976), and as oversight becomes more... focus on this issue in our hypotheses.

REFERENCES

Allison, P. D. 1978. Measures of inequality. American Sociological Review, 43: 865-880.

Allison, P. D. 1990. *Change* *scores* as dependent variables in *regression* analyses. In C. C. Clogg (Ed.), Sociological methodology: 93-114. Oxford: Basil Blackwell.

Balakrishnan, S., & Wernerfelt, B. 1986. Technical change, competition and vertical integration. Strategic...

17/K/3 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02114911 67233358
USE FORMAT 9 FOR FULL TEXT
www.wildwest.gov: The impact of the Internet on state power to enforce the law WORD COUNT: 26134 LENGTH: 58 Pages
2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Internet; State laws; Jurisdiction; Supreme Court decisions; Federal court decisions; State court decisions; Electronic commerce
CLASSIFICATION CODES: 5250 (CN=Telecommunications systems & Internet communications); 4300 (CN=Law); 9190 (CN=United States)
PRINT MEDIA ID: 18523

...TEXT: the terms "reasonableness" and "traditional notions of fair play and substantial justice."23

A review of the Supreme Court jurisprudence following International Shoe reveals several *additional* *factors* that have been considered significant in determining whether an exercise of personal jurisdiction is reasonable and consistent with traditional notions of fair play and substantial... a number of factors that can be considered in determining whether the personal jurisdiction would be consistent with "reasonableness," "fairness," and "substantial justice."35 The *factors* relevant to a *determination* of reasonableness include: the burden on the defendant, the forum state's interest in adjudicating the dispute, the plaintiffs interest in obtaining convenient and effective... Internet access."111 In cases such as Replacements, in which the business contacts are clear, the existence of an Internet connection is just one more *factor* to *add* to the minimum contacts or purposeful availment analysis.112

In cases in which the facts showing real world business contacts are less compelling, courts have...or at work. The report examined Internet use and concluded that, "for the most part, the Internet today is a giant public library with a *decidedly* *commercial* tilt." See Norman H. Nic & Lutz Erbring, Internet and Society: A Preliminary Report (visited Nov. 25, 2000) <http://www.stanford.edu/group/siqss/Press...

17/K/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01979272 48313958
USE FORMAT 9 FOR FULL TEXT
Is the Clean Air Act unconstitutional? WORD COUNT: 36024 LENGTH: 92 Pages
Nov 1999
COMPANY NAMES:
Environmental Protection Agency (DUNS:05-794-4910 SIC:9500)
EPA (DUNS:05-794-4910 SIC:9500)
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Constitutional law; Environmental protection; Government

agencies; Federal court decisions; Delegation; Clean Air Act-US; Separation of powers
CLASSIFICATION CODES: 9190 (CN=United States); 4330 (CN=Litigation); 9550 (CN=Public sector); 1540 (CN=Pollution control); 4320 (CN=Legislation)
PRINT MEDIA ID: 15950

...TEXT: issues of how long it may take or how much it may cost to reduce pollution to safe levels. Indeed, to allow costs and related *factors* to influence the *determination* of what levels protect public health would be to mislead the American public in a very fundamental way.50
Only insiders know for certain whether...consider, without making them exclusive or giving them a specified weight.249 Is this statute therefore unconstitutional? Until the agency has undertaken the job of *weighting*?

(d) *Alternatives*. Perhaps it would be necessary to consider radical steps if there were no alternative to the new nondelegation doctrine. But ordinary judicial review, suitably adapted...Reform: Hearings Before the Senate Comm. on Governmental Affairs, 104th Cong. 194 (1995) (statement of Jonathan B. Wiener) (urging general amendment to allow agencies to *choose* *incentive*-based regulation).

313. See generally Robert W. Hahn & Gordon L. Hester, Marketable Permits: Lessons for Theory and Practice, 16 ECOLOGY L.Q. 361 (1989).

314...

17/K/5 (Item 1 from file: 148)

13396304 SUPPLIER NUMBER: 70037082 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Explaining Gendered Responses to "Help-Self" and "Help-Others" Charity Ad Appeals: The Mediating Role of World-Views.(Industry Overview)
Fall, 2000
WORD COUNT: 9437 LINE COUNT: 00835

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Advertising--Research; Charities--Advertising; Sex differences--Research; Consumer behavior--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9914200 (Advertising Management)
EVENT CODES/NAMES: 310 Science & research
FILE SEGMENT: MC File 75

... x 2 factorial experimental design was used. Ad manipulations were within subject (subjects saw both ads) and self-reported biological sex was a between-subjects *factor*. In *addition*, the order in which the ads appeared was counterbalanced, such that half of the subjects viewed the help-others ad first and half viewed the...appeals was given to respondents. This measure was included to discover comparative judgments similar to cross-testing procedures (Tapp 1998) and consisted of six forced-*choice* *ad* comparison ratings developed by Snyder and DeBono (1985) but slightly modified to fit this target product, plus an additional question added for this study. Questions...significant (F 1,157=27.74, p(less than).001) and confirmed that women (mean score=25.82) reported higher caring scores than men (mean *score*=21.40). Also, a logistic *regression* of the dichotomous ad preference as dependent variable and sex as predictor confirmed the findings of Study One (chi-square=3.64, p=.056). Again...

17/K/6 (Item 2 from file: 148)

13170064 SUPPLIER NUMBER: 70661519 (USE FORMAT 7 OR 9 FOR FULL TEXT)
GENDER AND PROMOTION IN THE ECONOMICS PROFESSION.(bibliography

included)(Statistical Data Included)
Jan, 2001
WORD COUNT: 11581 LINE COUNT: 01276

INDUSTRY CODES/NAMES: BUSN Any type of business
DESCRIPTORS: American Economic Association--Surveys; Economics--Employment; Women economists--Employment; Economists--Employment; Employment discrimination--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 8525200 (Economics)
NAICS CODES: 54172 Research and Development in the Social Sciences and Humanities
FILE SEGMENT: AI File 88

... and random-effects probit models. Finally, we explore the trend in gender differences over the three decades studied.

Empirical Model

We modify the static discrete-*choice* *promotion* formulation of Winter-Ebmer and Zweimuller (1997) to examine the promotion process of academic economists. Although we have access to repeated observations of the same...the year of the cross-section and the subsequent year (that is, 1964-65, 1974-75, 1985-86, or 1989-90) is used directly or, *alternatively* , *weighted* either by the number of co-authors, a journal quality index, or both. Publication data are gathered from various issues of the AEA Index of...post-Ph.D. experience. (7) Under the null of no unobserved heterogeneity, the pooled cross-section model in equation (A3) provides consistent estimates of model *parameters*.

The second model variant, a *random*-effects probit model, provides estimates that make use of the panel data to control for the possibility that unobserved hetero-geneity is present. In the...specific fixed effects. An Qaxaca-Ransom decomposition (1994) indicates that a lower probability of promotion for women is primarily due to gender differences in the *parameters*. We focus on the *random* effects approach because it permits identification of time-invariant control variables and does not require gender-specific estimates that rely on relatively few observations of...

17/K/7 (Item 3 from file: 148)
DIALOG(R)File 148:

07284682 SUPPLIER NUMBER: 15268357 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Competitive banking, bankers' clubs and bank regulation.
May, 1994
WORD COUNT: 11649 LINE COUNT: 00905

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting
DESCRIPTORS: Banking industry--Research; Central banks--Research
SIC CODES: 6000 DEPOSITORY INSTITUTIONS; 6010 Central Reserve Depository
FILE SEGMENT: MC File 75

... an incentive to minimize the damage it does, and it is not clear why we would expect an outside body with different (that is, public *choice*) *incentives* to produce a superior outcome. Goodhart suggests that member-banks will find monitoring by fellow-banks intolerable, but that is exactly why they might delegate...s location, and a dummy variable that takes the value 1 if another bank failed in that county, and zero otherwise, and they interpret the *statistical* significance of the dummy *parameter* as evidence of contagion. However, that parameter will also pick up any other factor that the other variables fail to pick up, but which is related to the failure of neighboring bank (for example, local conditions), and these *alternative* *factors* need to be ruled out first before we can say we have evidence of contagion. (14.) This is not to deny that there can be...
?t s18/free,k/1-124

18/K/1 (Item 1 from file: 15)

02676790 452107061
USE FORMAT 9 FOR FULL TEXT
Balanced scorecard, activity-based costing and company performance: An empirical analysis WORD COUNT: 5408
Fall 2003
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Activity based costing; Balanced Scorecard; Financial performance
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 9190 (CN=United States); 4120 (CN=Accounting policies & procedures)
PRINT MEDIA ID: 11146

...TEXT: provided in Table 1. The factor solutions for the defined constructs support the construct validity of the survey instrument. Convergent validity is demonstrated by each *factor* having *multiple* -question loadings in excess of .50. In addition, discriminant validity is supported, since none of the questions in the factor analysis have loadings in excess...

... and McKinley (1979) and Tolbert and Zucker (1983) find a positive relationship between size and innovation.

Research Model and Testing Procedures

Table 1. Results of *Factor* Analysis

RESULTS

Descriptive *Statistics*

Data for the study were obtained from 83 companies. Table 2, Panel A indicates that respondents' job titles included 13 accounting managers, 21 plant managers

18/K/2 (Item 2 from file: 15)

02616692 356893801
USE FORMAT 9 FOR FULL TEXT
Implications of accounting research for the FASB's initiatives on disclosure of information about intangible assets WORD COUNT: 6572
Jun 2003
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Disclosure; Intangible assets; Financial statements; Proposals ; Research & development; R&D
CLASSIFICATION CODES: 4120 (CN=Accounting policies & procedures); 9190 (CN=United States); 5400 (CN=Research & development)
PRINT MEDIA ID: 14312

...TEXT: the benefits are sufficiently probable to justify recognizing estimated intangibles in the financial statements, a judgment that research alone cannot answer.

Are Managers' Intangibles Recognition *Choices* Affected by Their *Incentives* under Firm Contracts?

One of the few attempts to study the determinants of managers' financial reporting choices for intangibles is Muller (1999). Using a set...

...for which we have little research evidence, including the following:

- How would managers actually measure, disclose, and recognize intangibles

information? Past research suggests that managers' *choices* will reflect their *incentives* in the financial reporting process.

- What are the costs and benefits of disclosing information about intangibles?

- How would FASB mandates related to intangibles disclosure be...Brown et al. (1999) argue that there are problems with comparing the explanatory power of regressions (R

sup 2

s) through time principally because of *changes* in the scale *factor* of the *regression*'s coefficient of variation.

4 In his discussion of this paper, Zarowin (1999) states that at the time, firms could choose whether to capitalize and...

18/K/3 (Item 3 from file: 15)

02611730 304709341
USE FORMAT 9 FOR FULL TEXT
Bureaucracy, network, or enterprise? Comparing models of governance in Australia, Britain, the Netherlands, and New Zealand WORD COUNT: 6593
LENGTH: 10 Pages
Mar/Apr 2003
GEOGRAPHIC NAMES: Australia; United Kingdom; UK; Netherlands; New Zealand

DESCRIPTORS: Comparative studies; Models; Bureaucracy; Public administration; Manycountries
CLASSIFICATION CODES: 9179 (CN=Asia & the Pacific); 9175 (CN=Western Europe); 9130 (CN=Experimental/Theoretical); 9550 (CN=Public sector)
PRINT MEDIA ID: 28898

...TEXT: and less regulation. Programs and the agencies running them were to be rewarded through an incentive-- based system in which increased performance resulted in increased *reward*. In addition, *choices* made by consumers would help to determine whether programs would receive continued public support.

In addition to the corporate and market types, an emerging model...factor solution are shown in the appendix. The three-factor solution certainly appears to validate a central claim of this research, although with one important *modification*. The first *factor* combines key elements of two separate hypothesized regimes--corporate and market-and so has been labeled "corporate-market" in the appendix. This indicates that these...were reversed. These are indicated by a "z" on the associated error terms in figure 1 and in table 4.

Table 4 contains the standardized *regression* *weights* generated from the confirmatory *factor* analysis, using maximum likelihood estimation. Table 5 includes standardized parameter estimates for the correlations among the latent variables and information on the goodness of fit...

... scale items are contributing little to the definition of the three latent variables. Specifically, one item on the enterprise type is small (with a standardized *regression* *weight* of 0.17), and two items on the procedural type are very small (with weights of 0.08 and 0.00). To examine whether the fit of the model could be improved, each item with a weight less than 0.20 was removed, and the simple structure three *factor* model was rerun. The standardized regression *weights* *changed* little under this new model and the correlation between enterprise and network rose in magnitude to -0.46, while the other two correlations changed little...

18/K/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02608848 142606271
USE FORMAT 9 FOR FULL TEXT
Improving teaching through improving evaluation: A guide to course portfolios WORD COUNT: 8427 LENGTH: 10 Pages
Aug 2002
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Teaching; Peer review; Marketing; Curricula; Educators; Performance evaluation
CLASSIFICATION CODES: 8306 (CN=Schools & educational services); 9190 (CN=United States)
PRINT MEDIA ID: 40253

...TEXT: class participation. In my opinion, these various tools emphasize the activities students find beneficial and help to engage students in the active learning process. In *addition*, by placing greater *weight* on these activities in the *determination* of the final grade, students put forth more effort.

The second major adjustment I have made in the course is in the development of an... many students have used their IMC Plans in interviews as examples of academic work.

APPENDIX C

Reflection on Using Multiple-Choice Questions

I use multiple-*choice* exams in my *promotion* management course. I am not a big fan of multiple-choice questions, but with close to 200 students, I do not feel like I am...

18/K/5 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02597139 352802311
USE FORMAT 9 FOR FULL TEXT
Boards of directors as an endogenously determined institution: A survey of the economic literature WORD COUNT: 12920
Apr 2003
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Boards of directors; Corporate governance; Profitability; Financial performance
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 2110 (CN=Boards of directors); 9190 (CN=United States)
PRINT MEDIA ID: 30061

...TEXT: bargaining position of the CEO relative to that of the existing directors. Firm performance, CEO turnover, and changes in ownership structure appear to be important *factors* affecting *changes* to boards.

Two important issues complicate empirical work on boards of directors, as well as most other empirical work on governance. First, almost all the... the work of Morck et al. (1988), is to use Tobin's Q as a performance measure, the idea being that it reflects the "value *added*" of intangible *factors* such as governance. Hermalin and Weisbach (1991) and Bhagat and Black (2000) use this approach and find, as with accounting performance measures, that there is... on overall firm value. First, there are many factors affecting performance. Hence, this approach is potentially more powerful because it is less prone to unobservable *factors* contaminating the *statistical* relationship. second, when examining particular tasks of directors, it is less likely that the endogeneity of board composition will affect the results. In general, this...is for firm-level variables to not

be affected by subsequent changes to the board.

Hermalin and Weisbach (1988) take this approach and estimate the *factors* that lead to *changes* in corporate boards. They find that three kinds of *factors* are *statistically* related to changes in the board. First, poor firm performance increases the likelihood that inside directors will leave the board and outside directors will join...bargaining position of the CEO relative to that of the existing directors. Firm performance, CEO turnover, and changes in ownership structure appear to be important *factors* affecting *changes* to boards.

Most research on boards begins with the assumption that the directors' effectiveness is a function of the board's independence from management. The... Eatwell et al., eds., THE NEW PALGRAVE: A DICTIONARY OF ECONOMICS. MacMillan Press Limited.

Hermalin, B. 1994. "Heterogeneity in Organizational Form: Why Otherwise Identical Firms *Choose* Different *Incentives* for Their Managers." RAND JOURNAL OF ECONOMICS 25: 518-37...

18/K/6 (Item 6 from file: 15)

02589411 324849231
USE FORMAT 9 FOR FULL TEXT
An examination of CEO compensation of US banks and thrifts using non-traditional performance measures: 1997-2001 WORD COUNT: 5160 LENGTH: 12 Pages
Mar 2003
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Executive compensation; Chief executive officers; Banks; Studies; Discriminant analysis; Models; Performance evaluation; Savings & loan associations
CLASSIFICATION CODES: 8120 (CN=Retail banking); 9130 (CN=Experimental/Theoretical); 9190 (CN=United States); 2120 (CN=Chief executive officer); 6400 (CN=Employee benefits & compensation)
PRINT MEDIA ID: 49318

...TEXT: by Lewellen and Huntsman38 salary and bonus are satisfactory measures of executive compensation.

In this study the authors attempt to answer the following hypotheses using *factor* analysis and *multiple* linear *regression*. First, that CEOs of thrifts are not paid significantly less than those of banks, when those CEOs are from institutions sharing similar characteristics such as...of an Incentive Plan Implementation', The Accounting Review, Vol. 75, No. 1, pp. 65-92.

3 Inner, C., Larcker, D. and Rajan. M. (1997) 'The *Choice* of Performance Measures in Annual *Bonus* Contracts', The Accounting Review, Vol. 72, No. 2, pp. 231-255.

4 DeAngelo, H. and Masulis, R. (1980) 'Optimal Capital Structure Under Corporate and Personal...

18/K/7 (Item 7 from file: 15)

02568717 268047861
USE FORMAT 9 FOR FULL TEXT
Visualisation of rapid prototyping WORD COUNT: 5749 LENGTH: 13 Pages
2001

DESCRIPTORS: Rapid prototyping; Studies; Computer aided design; CAD; Design

engineering; Visualization; Virtual reality
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 5240 (CN=Software & systems); 5400 (CN=Research & development)
PRINT MEDIA ID: 46131

...TEXT: 1999). However, research work has so far been focused on the optimisation of a single parameter. In general, these techniques lack the flexibility to incorporate *multiple* requirements or *parameters* according to the desired quality. Furthermore, they provide numerical results only. Given the geometric complexity of the part, it is often difficult to interpret the...

... changes on the part. Visualisation of the part prior to physical fabrication will definitely enhance the designer's understanding of the part. The effect of *multiple* process *parameters* on the part quality, along with the visual representation of the final part, can be realised by applying VP to the RP process.

1.2... of a product that helps minimise trial-and-error cycles and the associated overheads. Therefore, developing a VP system for RP may result in accurate *determination* of the process *parameters*, and hence reduce the number of costly physical prototyping iterations.

Figure 1

1.3 Integration of VP and RP

The integration of VP and RP...

... and interact naturally with the virtual world (VW). A number of VR interface devices that offer different degrees of immersiveness (Springer and Gadh, 1996) are *commercially* available. The *choice* of a VR interface device is very much application-- oriented, and it is critical for effective visualisation and interaction with the VW. Mathematical models have...

18/K/8 (Item 8 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02556332 277244371
USE FORMAT 9 FOR FULL TEXT
Design of material handling equipment selection system: An integration of expert system with analytic hierarchy process approach WORD COUNT: 5434
LENGTH: 11 Pages
2002
GEOGRAPHIC NAMES: United Kingdom; UK

DESCRIPTORS: Systems design; Expert systems; Materials handling; Studies; Models; Manufacturing
CLASSIFICATION CODES: 9175 (CN=Western Europe); 9130 (CN=Experimental/Theoretical); 5240 (CN=Software & systems); 8600 (CN=Manufacturing industries not elsewhere classified)
PRINT MEDIA ID: 11897

...TEXT: the decision hierarchy, the next step involves deriving weights among the four categories, and then for each of the individual criterion under each category. The *determination* of these *weights* is very critical because they establish the relative importance of each criterion to the ... Those commercial models that do not meet the minimum requirements of the critical specifications are eliminated from further consideration. The AHP is then applied to *choose* the most favorable *commercial* model. Pairwise comparisons are carried out according to the attributes defined by MHESA previously. All the attributes and their relative *weights* can be easily *altered* by the user, and thus provide flexibility in selecting and prioritizing the attributes.

In the AHP analysis, a portion of questions is presented to the...

18/K/9 (Item 9 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02533767 277837381
USE FORMAT 9 FOR FULL TEXT
Rural hospital wages and the area wage index WORD COUNT: 7452
LENGTH: 21 Pages
Fall 2002
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Statistical analysis; Rural health care; Hospitals; Wages & salaries; Prospective payment systems; Differences; Labor market
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8320 (CN=Health care industry); 6400 (CN=Employee benefits & compensation); 1200 (CN=Social policy)
PRINT MEDIA ID: 14925

...TEXT: per Medicare discharge, which have been standardized to remove the effects of differences in average case mix and regional variations in labor costs (among other *factors*). An inflation-*updated* standard payment for each Medicare PPS discharge is then subjected to a variety of adjustments at the time that an individual claim for payment is...derived from charge data that have already been standardized by the wage index. Thus, substantive changes to the wage index have the potential also to *alter* the DRG *weights*, to the extent that the distribution of cases by DRG is systematically different between high- and lowwage hospital settings.

DATA AND MODS

FINDINGS

Rural-Urban... percent below the AHWs if these had been computed using only the non-reclassified rural hospitals. Table 3 provides a comparison of separate average deviation *statistics* using *weighted* market mean hourly wages computed first by original geographic markets, then by reclassified markets without the hold-harmless provisions, and then by the synthetic market... mix between rural and urban markets may reflect expected differences in services delivered, case mix and patient severity as much or even more than providers' *incentives* to *choose* the most efficient skill mix. Relationships between case mix, skill levels, and the price of labor are complex and deserve further quantitative analyses, particularly now...

18/K/10 (Item 10 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02528153 277268791
USE FORMAT 9 FOR FULL TEXT
Income Tax, Investment Income, and the Indian Act: Getting Back on Track
WORD COUNT: 15198
2002
GEOGRAPHIC NAMES: Canada

DESCRIPTORS: Supreme Court decisions; Taxable income; Corporate taxes; Investments; Intangible assets
CLASSIFICATION CODES: 9172 (CN=Canada); 4330 (CN=Litigation); 4210 (CN=Institutional taxation)
PRINT MEDIA ID: 11795

...TEXT: available for ordinary commercial purposes in society. Whether the Indian wishes to remain within the protected reserve system or integrate more fully into the larger *commercial* world is a *choice* left to the Indian.[24]"

The court also considered the provisions of the Income Tax Act[25] applicable to unemployment insurance premiums and benefits. Generally... criticism by commentators.[32] Although the Tax Court of Canada and the Federal Court of Appeal have continued to list connecting factors and assign them *weight*, an *additional* *factor*, not found in Williams, is often given overriding weight: whether the source of the income was integral to the life of the reserve, or tended to preserve the traditional native way of life. A second tendency has been to conflate the connecting *factors* test into a *determination* of whether the income was earned in "the commercial mainstream," an inadequately defined concept that seems to refer to activities or sources connected or analogous...and since it represented the conflict-of-laws approach, rejected in Williams, it should be ignored. Alternatively, if section 461 was applicable, it was not *determinative*, but only affected the *weight* to be given to one of the connecting factors, the location of the branch. Relying on Recalma, the Crown argued that investment income, whether earned...

...was paid in respect of a deposit account on reserve land.

Hamlyn TCCJ rejected the appellants' argument that section 461 of the Bank Act was *determinative* and applied the connecting *factors* test, adopting the list of potentially relevant factors from his trial judgment in Recalma. He was of the view that the Federal Court of Appeal...

18/K/11 (Item 11 from file: 15)

02502355 204566411
USE FORMAT 9 FOR FULL TEXT

The influence of cost on medical prescriptions: A comparison of the theory of planned behaviour and the composite attitude behaviour model

WORD COUNT: 6949 LENGTH: 17 Pages
Sep 2002
GEOGRAPHIC NAMES: Greece

DESCRIPTORS: Studies; Statistical analysis; Physicians; Prescriptions; Health care expenditures; Cost analysis; Behavior; Models
CLASSIFICATION CODES: 9175 (CN=Western Europe); 8320 (CN=Health care industry); 9130 (CN=Experimental/Theoretical)
PRINT MEDIA ID: 49214

...TEXT: nine physicians nine times; six physicians eight times; nine physicians seven times, and one physician twice. This pattern of visits was normal in the sales *promotion* plan and it was *decided* not to bring in any alterations in case this affected the sample behaviour. During these visits, two groups of the physicians were exposed to a...

... estimated to analyse the relationship between a single dependent and several independent variables for the prediction of behavioural intention and/or actual behaviour. A limiting *factor*, however, is that *multiple* *regression* should only be used if the independent variables are not strongly correlated with each other.36 It was concluded that the multiple regression method could...36(7), 915-24.

43 Hotelling, H. (1940) 'The selection of variates for use in prediction, with some comments on the general problem of nuisance *parameters*', Annals of Mathematical *Statistics*, 11, 271-83.

44 Hellerstein, J. K. (1994) 'The demand for post-patent prescription pharmaceuticals', NBER Working papers, No. 4981. National Bureau of Economic Research...

18/K/12 (Item 12 from file: 15)

02372878 116354168
USE FORMAT 9 FOR FULL TEXT
Creative performance on anin-basket exercise Effects of inoculation againstextrinsic reward WORD COUNT: 7431
1999
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Creativity; Motivation; Studies; Statistical analysis; Performance evaluation
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 6400 (CN=Employee benefits & compensation)
PRINT MEDIA ID: 14410

...TEXT: creativity measure used to test the hypotheses in this study is the mean of those predicted values for each participant. Because individual memos added no *additional* explanation in creativity *score* variance to the *regression* equation, creativity *scores* were collapsed across memos to yield a single creativity score for each participant.

Rating instructions were provided on a cover sheet attached to each scoring ... R.E. (1986), C>RT: The Creatrix Inventory, University Associates, San Diego, CA.

9. Cepe-Thomas, A. (1992), "Creativity in the workplace: the effects of *reward* *choice* and awareness of research participation on creative performance, unpublished doctoral dissertation, California School of Professional Psychology, San Diego, CA.

10. Cooper, B.L. (1991), "Creativity...

18/K/13 (Item 13 from file: 15)

02346897 114735199
USE FORMAT 9 FOR FULL TEXT
Wellness incentives: Lessons learned about organizational change
WORD COUNT: 6917 LENGTH: 12 Pages
2001
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Regression analysis; Incentives; Wellness programs; Organizational change; Employee attitude
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 6400 (CN=Employee benefits & compensation)
PRINT MEDIA ID: 17618

...TEXT: copayments to motivate workers to become healthier (Haltom, 1995). One survey of major employers found that 39 percent of organizations with health promotion initiatives used *incentives* to encourage healthy lifestyle *choices* (Brotherton, 1998), up from 18 percent in 1993 (Haltom, 1995). According to a report by the Employee Benefit Research Institute, wellness incentive programs have been...rise. The effect is stronger for distributive justice. In Table 2, we look at this relationship while controlling for healthiness by entering the wellness assessment *score* first into a *regression* equation. Even controlling for outcomes, pay rate is still a significant predictor of reactions to the program, with higher paid workers reporting more favorable views...maintain or improve their fitness condition than workers following a less healthy lifestyle who would likely have to make major, often difficult to achieve, life *changes* (e.g., lose *weight* , improve fitness, stop drinking, manage stress better).

The fact that existing employees with previous experience with traditional benefit plans viewed the policy less favorably than...

18/K/14 (Item 14 from file: 15)

02312681 105484470
USE FORMAT 9 FOR FULL TEXT
Do better contracts make better economic development incentives?
WORD COUNT: 9678 LENGTH: 13 Pages
Winter 2002

DESCRIPTORS: Studies; Urban planning; Subsidies; Reciprocity; Contracts
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 1200 (CN=Social policy); 4300 (CN=Law)
PRINT MEDIA ID: 27482

...TEXT: the legal and organizational factors that encourage inefficiencies in this market. Incentives may reward behavior that would have taken place without any subsidy. Even if *incentives* can change the locational *choices* of firms, many economists would assert that the deadweight costs stemming from the distortion of economic decisions are significant and cumulatively reduce social welfare. In other words, *incentives* induce firms to *choose* locations that otherwise might not be perceived of as optimal and are therefore inefficient. In addition to these two kinds of inefficiencies, a third type...or are other factors responsible?) are weak (Giloth, 1992; Persky et al., 1997; Peters, 1993). The effects of incentives may be overshadowed by unobserved or *random* *factors* that *alter* growth in the jurisdiction. Moreover, the value of each new job to the locality depends on who ultimately fills the position and the chain reaction...and transferred production to a facility in Texas.

7. Although new user-friendly tools are being developed to assist economic developers in making more educated *choices*, comprehensive cost-benefit analyses of *incentives* are very difficult to conduct in practice. Measuring the true economic cost of the subsidy (perhaps the difference between the interest rate on a market...

18/K/15 (Item 15 from file: 15)

02295391 97752716
USE FORMAT 9 FOR FULL TEXT
Managing customer acquisiton WORD COUNT: 8264 LENGTH: 14 Pages
Oct 2001
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Customer relations; Market strategy; Statistical data
CLASSIFICATION CODES: 7000 (CN=Marketing); 2400 (CN=Public relations); 9190 (CN=United States); 9140 (CN=Statistical data)
PRINT MEDIA ID: 29035

...TEXT: diminishing returns. Attrition was increasing because members who had received their first year free were now being asked to pay a 20 membership fee. The *Rewards* managers *decided* that they needed to embark on a new acquisition strategy, based on two approaches: profiling of existing customers to identify the characteristics of high-potential... add-on selling are crucial for companies that want to maximize customer equity.

Acquisition Pricing
As customers accumulate product information and begin to evaluate their *alternatives*, pricing becomes a *factor* . The general trend in customer-oriented pricing is to price low to acquire customers and to raise prices later. This tactic, known as penetration pricing...individual consumer characteristics.

3. Initiate a marketing campaign directed at the random sample, and record which individuals become customers.

4. With that information, develop a *regression* scoring model-a series of *weighted* variables that predicts which prospects are more likely to become customers based on their characteristics.

Once researchers have the model estimates, they can do the s marketing campaign at those prospects with scores above a designated cutoff score, which is based on a combination of financial and marketing *factors*

Advantages and Disadvantages of *Regression* Scoring. The primary advantages of using regression scoring models for acquisition are that they measure the relative importance of variables in determining which prospects to...

18/K/16 (Item 16 from file: 15)

02268289 88239629
USE FORMAT 9 FOR FULL TEXT
Implementation of computer-based planning and estimating tools for a public utility WORD COUNT: 4769 LENGTH: 8 Pages
Oct 2001
GEOGRAPHIC NAMES: Edmonton Alberta Canada

DESCRIPTORS: Estimating techniques; Facilities planning; Simulation; Tunnels; Software; Civil engineering; Cost engineering; Studies
CLASSIFICATION CODES: 5100 (CN=Facilities management); 5240 (CN=Software & systems); 8370 (CN=Construction & engineering industry); 9172 (CN=Canada); 9130 (CN=Experimental/Theoretical)
PRINT MEDIA ID: 21333

...TEXT: way tunneling contains 14 elements, which include four elements serving both directions and five elements unique to each side. Each modeling element may contain input *parameters*, outputs, and *statistics*. Further, each modeling element can obtain the input values from elements of the same level or from root level elements and report the outputs and...

... to the model depending on the soil properties, such as type of the soil and tunnel length.

9. TBM Element: This element has the input *parameters* and *statistics* related to activities such as boring and liner installation, which use TBM.

Figure 4 shows a conceptual model for one way tunneling using all the...way tunneling when two trains are in operation. The tunnel template has been tested several times using different data inputs to identify the critical input *parameters* before testing *alternate* options. The critical input parameters identified are: type of soil and its properties, optimization of dirt capacity, train speed, and liner installation [6].

The optimization...

...easily performed if software with rigid features had been used. This was evident at the City of Edmonton, since they had initially considered implementing a *commercial* cost-estimating package and *decided* not to, because of its rigid features and high implementation costs [4]. During simulation testing, the embellishment of two-way tunneling has prompted many new...

18/K/17 (Item 17 from file: 15)

02216560 79133928

USE FORMAT 9 FOR FULL TEXT

Small area population disease burden WORD COUNT: 4307 LENGTH: 5 Pages
Aug 2001
GEOGRAPHIC NAMES: Australia

DESCRIPTORS: Rural health care; Mortality; Public health; Problems; Statistical methods; Health risk assessment
CLASSIFICATION CODES: 9179 (CN=Asia & the Pacific); 8320 (CN=Health care industry); 1200 (CN=Social policy)
PRINT MEDIA ID: 16273

...TEXT: taking into account small numbers using the Poisson method which is easier for indirect than direct standardisation. Poisson regression can be used to adjust for *multiple* *factors*, including age. There are also important issues in the graphing and mapping of data, especially relating to display of both magnitude and statistical significance, and...material deprivation, personal consumption and activity, occupation, and other factors; differentials need to be approached through multiple interventions from macro-economic policy to individual health *promotion*, including 'making healthy *choices* easy *choices* ' in those famous words of the Ottawa Charter.

Rural-urban geographic situation is also an aggregate predictor of mortality and morbidity in small area populations... municipality are statistically significantly different from the Victorian average, this is also likely to be the case for DALYs; as noted above, not many are *statistically* significantly different. Attribution to risk *factors*

The difficulty with estimation of attributable risk calculations for regions or municipalities is the deplorable lack of exposure prevalence data at these levels of population...

18/K/18 (Item 18 from file: 15)

02182451 74770331
USE FORMAT 9 FOR FULL TEXT

Multi-tier targeting of social assistance: The role of intergovernmental transfers WORD COUNT: 7417 LENGTH: 21 Pages
2001
GEOGRAPHIC NAMES: Albania

DESCRIPTORS: Studies; Intergovernmental relations; Social policy; Poverty; Rural areas; Economic aid
CLASSIFICATION CODES: 9176 (CN=Eastern Europe); 9130 (CN=Experimental/Theoretical); 1110 (CN=Economic conditions & forecasts) ; 1200 (CN=Social policy)
PRINT MEDIA ID: 37290

...TEXT: the United States. They point out that the relative weights that the central government places on economic efficiency and individual rights influences the types of *incentives* and controls it *chooses*. This reflects another thread in the literature on decentralization: how individuals communicate their interests to governments and how different tiers of government are held accountable...of more assistance (as well as greater poverty) than a representative sample of the country, exclusive of Tirana. Although none of the conclusions from the *regressions* *change* substantially with *weighting*, the *weighted* average level of NE funds shows that

a smaller share of the total population reported receiving social assistance than the records of the Ministry of...

18/K/19 (Item 19 from file: 15)

02133393 69315048
USE FORMAT 9 FOR FULL TEXT
Top management team coordination needs and the CEO pay gap: A competitive test of economic and behavioral views WORD COUNT: 12833 LENGTH: 22 Pages
Feb 2001
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Decision making; Chief executive officers; Executive compensation; Wage differential; Financial performance; Hypotheses; Regression analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 2120 (CN=Chief executive officer); 6400 (CN=Employee benefits & compensation); 3400 (CN=Investment analysis & personal finance)
PRINT MEDIA ID: 24476

...TEXT: prize.

According to tournament theory, when monitoring is reliable and inexpensive, optimal effort is obtained by paying agents on the basis of their marginal products. *Promotion* *choices* are also straightforward because principals can simply compare contestants' marginal contributions. However, monitoring difficulties vary across firms (Jensen & Meckling, 1976), and as oversight becomes more... focus on this issue in our hypotheses.

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Allison, P. D. 1978. Measures of inequality. American Sociological Review, 43: 865-880.

Allison, P. D. 1990. *Change* *scores* as dependent variables in *regression* analyses. In C. C. Clogg (Ed.), Sociological methodology: 93-114. Oxford: Basil Blackwell.

Balakrishnan, S., & Wernerfelt, B. 1986. Technical change, competition and vertical integration. Strategic...

18/K/20 (Item 20 from file: 15)

02114911 67233358
USE FORMAT 9 FOR FULL TEXT
www.wildwest.gov: The impact of the Internet on state power to enforce the law WORD COUNT: 26134 LENGTH: 58 Pages
2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Internet; State laws; Jurisdiction; Supreme Court decisions; Federal court decisions; State court decisions; Electronic commerce
CLASSIFICATION CODES: 5250 (CN=Telecommunications systems & Internet communications); 4300 (CN=Law); 9190 (CN=United States)
PRINT MEDIA ID: 18523

...TEXT: the terms "reasonableness" and "traditional notions of fair play and substantial justice."23

A review of the Supreme Court jurisprudence following International Shoe reveals several *additional* *factors* that have been considered significant in determining whether an exercise of personal jurisdiction is reasonable and consistent with traditional notions of fair play and substantial... a number of factors that can be considered in determining whether the personal jurisdiction would be consistent with

"reasonableness," "fairness," and "substantial justice."35 The *factors* relevant to a *determination* of reasonableness include: the burden on the defendant, the forum state's interest in adjudicating the dispute, the plaintiffs interest in obtaining convenient and effective... Internet access."111 In cases such as Replacements, in which the business contacts are clear, the existence of an Internet connection is just one more *factor* to *add* to the minimum contacts or purposeful availment analysis.112

In cases in which the facts showing real world business contacts are less compelling, courts have...or at work. The report examined Internet use and concluded that, "for the most part, the Internet today is a giant public library with a *decidedly* *commercial* tilt." See Norman H. Nic & Lutz Erbring, Internet and Society: A Preliminary Report (visited Nov. 25, 2000) <http://www.stanford.edu/group/siqss/Press...

18/K/21 (Item 21 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02079963 62611864
USE FORMAT 9 FOR FULL TEXT
A benefit congruency framework of sales promotion effectiveness
WORD COUNT: 11456 LENGTH: 17 Pages
Oct 2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Sales promotions; Advantages; Consumer behavior; Statistical analysis
CLASSIFICATION CODES: 7200 (CN=Advertising); 7100 (CN=Market research); 9130 (CN=Experimental/Theoretical); 9190 (CN=United States)
PRINT MEDIA ID: 28402

...TEXT: detergent versus shampoo) than across nationalities for the same category.

TABLE 2

FIGURE 2

We expect, therefore, that the utilitarian benefits of a specific choice *alternative* are given more *weight* when consumers make a utilitarian purchase decision and that hedonic benefits are given more weight when consumers make a hedonic purchase decision. The various importance... product type) x 5 (promotion type) between-subjects design with five within-subject replications consisting of a different promotion condition for each of the five *choices*. The five *promotion* conditions were (1) no promotion on any brand, (2) a monetary promotion on the high-equity brand only, (3) a nonmonetary promotion on the high...brand evaluation, and the two brands of batteries, which had similarly high usage rates and brand evaluations. Because this study examines the effects of sales *promotions* for consumer *choices* between a high-equity and a low-equity brand, we eliminated these two products from the subsequent analyses. Following the same rationale, we also eliminated...

...see Table 3, group difference: F

sub 1,178

= 73.6, p < .01, eta = .54).

TABLE 3
General results. After testing for product category and *promotion* differences, we aggregated the *choice* data at the *promotion* type and product type levels. We first analyzed brand choices with a logit *regression* with three independent *factors* (product type, promotion type, and brand equity), their interactions, and three individuallevel

covariates (past usage, age, and sex). At this aggregate level, brand equity and... effects of benefit congruency are, remarkably, of the exact same magnitude in both countries: Matching the type of promotion with the type of product increased *promotion* effectiveness by 12 *choice* share points. For example, U.S. respondents were more likely to choose the brand promoted with a monetary *promotion* when *choosing* between two utilitarian brands (75%) than when choosing between two hedonic brands (63%).

Discussion of Experimental Studies

Studies 4 and 5 show that it is...and Services: An Integrative Review," Journal of Retailing and Consumer Services, 2 (3), 139-48.

and Therese A. Louie (1990), "Effects of Retraction of Price *Promotions* on Brand *Choice* Behavior for Variety Seeking and Last Purchase Loyal Consumers," Journal of Marketing Research, 27 (August), 279-89.
and Leigh McAlister (1997), Grocery Revolution, The New... and Satisfaction," Journal of Consumer Research, 20 (December), 451-66.

Mela, Carl F., Sunil Gupta, and Donald R. Lehmann (1997), '"The Long-Term Impact of *Promotion* and Advertising on Consumer Brand *Choice*," Journal of Marketing Research, 34 (May), 248-61.

Meyer, Robert J. and Barbara E. Kahn (1991), "Probabilistic Models of Consumer Choice Behavior," in Handbook of...

...I I (December), 795-809.

Simonson, Itamar, Ziv Carmon, and Suzanne O'Curry (1994), "Experimental Evidence on the Negative Effect of Product Features and Sales *Promotions* on Brand *Choice*," Marketing Science, 13 (I), 23-39.

Soman, Dilip (1998), "The Illusion of Delayed Incentives: Evaluating Future Effort-Money Transactions," Journal of Marketing Research, 25 (November...

18/K/22 (Item 22 from file: 15)

01999473 51659765
USE FORMAT 9 FOR FULL TEXT

Corporate political strategy and legislative decision making

WORD COUNT: 5820 LENGTH: 18 Pages
Mar 2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Decision making; Legislation; Political behavior; Lobbyists; Political action committees; PAC; Constituents; Advocacy
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 2430 (CN=Business-Government relations); 4320 (CN=Legislation); 2500 (CN=Organizational behavior)
PRINT MEDIA ID: 27669

...TEXT: indirectly; more votes may be lost by modifying positions to solicit contributions than can be offset by slightly increased campaign spending (Grier & Munger, 1993). In *addition*, when other relevant *factors* are considered (particularly the inherent advantages of incumbency), the campaign expenditures of incumbent legislators do not appear to have a strong effect on the number of votes they receive (Stratmann, 1991). This further reduces legislators' *incentives* to alter their policy *choices* in pursuit of campaign contributions.

Rather than focus on financial flows, a contrasting theoretical perspective instead stresses the importance of legislators' electoral constituencies in determining... the effective constituency building of various corporate

stakeholders in opposition (Foust, 1998).

Table 3

Table 4

A final result worth highlighting is that, despite their *statistically* different relative effectiveness *scores*, all of the political activities were evaluated as having at least some degree of influence on legislative decision making; only a score of 0 would...

18/K/23 (Item 23 from file: 15)
DIALOG(R)File 15:

01998002 51069755
USE FORMAT 9 FOR FULL TEXT
Constructing alternative avenues of jurisdictional protection: Bypassing Burnham's roadblock via (sec) 1404 (a) WORD COUNT: 39472 LENGTH: 76 Pages
Jan 2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: State court decisions; Jurisdiction; Impact analysis; Alternatives
CLASSIFICATION CODES: 9190 (CN=United States); 4300 (CN=Law)
PRINT MEDIA ID: 23445

...TEXT: enumerated by the Supreme Court in Gulf Oil Corp. v. Gilbert for guidance in making transfer determinations. In fact, many courts still use only those *factors* in making

1404(a) *determinations*."' However, most courts, while borrowing from Gulf Oil, have categorized the factors according to the threeprong statutory standard: convenience to parties, convenience to witnesses, and...to evidence), and then concentrate on the interests of justice.
3. Interests of Justice

Although some question whether the "interests of justice" constitutes a distinct *factor* or merely *modifies* "convenience of parties and witnesses," the legislative history and caselaw confirm that it constitutes a separate factor." In determining "the interests of justice," courts consider...than allowing district courts to perform the proper ad hoc value determination, the Court permitted plaintiffs to have both their choice of law and their *choice* of forumeven *rewarding* the plaintiff for manipulative conduct." In response to this argument, the Court restated its interests in providing an acceptable black letter rule."'

The result worked...

18/K/24 (Item 24 from file: 15)
DIALOG(R)File 15:

01979272 48313958
USE FORMAT 9 FOR FULL TEXT
Is the Clean Air Act unconstitutional? WORD COUNT: 36024 LENGTH: 92 Pages
Nov 1999
COMPANY NAMES:
Environmental Protection Agency (DUNS:05-794-4910 SIC:9500)
EPA (DUNS:05-794-4910 SIC:9500)
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Constitutional law; Environmental protection; Government agencies; Federal court decisions; Delegation; Clean Air Act-US; Separation of powers

CLASSIFICATION CODES: 9190 (CN=United States); 4330 (CN=Litigation); 9550 (CN=Public sector); 1540 (CN=Pollution control); 4320 (CN=Legislation)
PRINT MEDIA ID: 15950

...TEXT: issues of how long it may take or how much it may cost to reduce pollution to safe levels. Indeed, to allow costs and related *factors* to influence the *determination* of what levels protect public health would be to mislead the American public in a very fundamental way.50
Only insiders know for certain whether...consider, without making them exclusive or giving them a specified weight.249 Is this statute therefore unconstitutional? Until the agency has undertaken the job of *weighting*?

(d) *Alternatives*. Perhaps it would be necessary to consider radical steps if there were no alternative to the new nondelegation doctrine. But ordinary judicial review, suitably adapted...Reform: Hearings Before the Senate Comm. on Governmental Affairs, 104th Cong. 194 (1995) (statement of Jonathan B. Wiener) (urging general amendment to allow agencies to *choose* *incentive*-based regulation).

313. See generally Robert W. Hahn & Gordon L. Hester, Marketable Permits: Lessons for Theory and Practice, 16 ECOLOGY L.Q. 361 (1989).

314...

18/K/25 (Item 25 from file: 15)

01952535 46269887
USE FORMAT 9 FOR FULL TEXT
The case against auto choice WORD COUNT: 8055 LENGTH: 27 Pages
Fall 1999
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; No fault automobile insurance; Regulatory reform; Disadvantages; Statistical analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8220 (CN=Property & casualty insurance)
PRINT MEDIA ID: 11746

...TEXT: be most serious. For example, an accident in which drinking was a contributing cause is not included in any of the remaining categories, even if *additional* contributing *factors* were also present (speeding, etc). The categories are thus mutually exclusive and jointly exhaustive.

Roughly a third of all fatal accidents during 1997 involved alcohol...is well known to be associated with the risk of an accident, has been presented in a preceding section.
Secondly, the authors fail to discuss *additional* *factors* that may contribute to a *statistically* meaningful association between accident rates and insurance selection. In addition to adverse selection, in which individuals' assessment of the risk of an accident in which...choice will not compromise public safety, Jeffrey O'Connell merely states that: 1) "RAND's calculations assume no such effect" (emphasis added), and 2) Auto *choice* will ". . . create offsetting *incentives*. . . " Professor O'Connell acknowledges that ". . . negligent motorists will absorb or 'internalize' less of their loss ... because they recover even if they cause accidents and they... of literature in which similar findings are obtained under different models and assumptions, as cited above.11

Vehicle Safety

Auto choice proponents argue that auto *choice* will allow insurers to create *incentives* for individuals to purchase safer cars, a sentiment expressed in the preamble of auto choice legislation itself. Jeffery O'Connell also suggests that ". . . by reducing...

... the contrary effect of placing others at greater risk. To the degree that premiums truly reflect the degree to which vehicles protect their passengers, auto *choice* will produce *incentives* to purchase vehicles with high "aggressivity," that is, with a much larger potential to harm others.

Consider the following table, calculated from 1997 FARS data...

... adopt a tactic of denying the very conceptual legitimacy of "fault," as discussed in above.

Impact on the Poor

Auto choice proponents have equated auto *choice* with a progressive tax *rebate* , which would primarily benefit poor individuals residing in urban areas (see JEC, 1998). However, little has been mentioned of the regressivity of the proposed legislation...

18/K/26 (Item 26 from file: 15)

01905849 05-56841
USE FORMAT 9 FOR FULL TEXT
The method of comparables and tax court valuations of private firms: An empirical investigation WORD COUNT: 8507 LENGTH: 23 Pages
Sep 1999
GEOGRAPHIC NAMES: US

DESCRIPTORS: Comparative studies; Valuation; Estate taxes; Gift taxes; Methods; Tax court decisions; Statistical analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 4220 (CN=Estate planning); 4330 (CN=Litigation)

...TEXT: look for a 7 percent yield on this stock and capitalized it on that basis. The fourth factor was the prior sales at $ 7.50. *Adding* and *weighting* these figures, he derived a value of $10.50 a ...multipliers or ratios for earnings and book value. Accordingly, the weight or relative contribution of each multiplier must be specified. The first four models equally *weight* the *multipliers* since this approach is prevalent in the academic literature. Although these models constrain the relative contribution of the multipliers, they are simple to apply. Further...
... the previous section, judges and valuation experts sometimes give more weight to one piece of accounting information than another. Accordingly, we investigate a fifth proportional "*regression* *weight* model" that empirically derives the appropriate weights rather than assuming they are equal. First, a regression of price on earnings and book value is estimated ... four models listed in figure 1. We call the proportional (without an intercept) and linear (with an intercept) models based on this approach the "deflated *regression* *weight* " and "deflated linear" models, respectively.

ANALYSIS OF PUBLIC FIRMS Data

We collect data for all Compustat active and research firms from 1980 through 1992 that... the other equal weighted models as well. There is no significant difference between the ratio of averages and median P/e P/b models.

The *regression* *weight* model is potentially advantageous because it doesn't constrain the weights to sum to 1 and allows the weights to vary by industry. Panel B of table 3 shows that among the entire set of proportional models the deflated *regression* *weight* e b model is preferable.
Table 3 reveals several surprising results for the linear models. First, the premier deflated linear model is based only on...

... the inverse average e/P b/P model improves forecast quality, court experts have not generally used this model specification. The use of a deflated *regression* *weight* model can also be recommended on the basis of forecast accuracy and is an improvement over both equal weight models used previously in the academic...

... that experts should incorporate dividends and assets into their valuation estimates. Thus, our set of preferable models includes the inverse average elP model, the deflated *regression* *weight* e b model and the deflated linear e b model. These models will be our standard of comparison for the valuations put forth by experts...tax court process. Our best performing models given the analysis in the previous section are the inverse average e/P b/P model, the deflated *regression* *weight* model and the deflated linear model with earnings and book. The judge has a responsibility to evaluate the evidence presented by the experts and provide at the .10 level for the deflated *regression* *weight* earnings book model. The IRS values are significantly higher than these models' values, consistent with their incentive to maximize tax collection. The taxpayer values are...
... the values for the inverse average e/P b/P model, as expected, but they are not significantly lower than the values for the deflated *regression* *weight* and deflated linear earnings book models.

Panel B of table 8 puts all of the models on a more equal playing field by removing the...

... the actual court cases we read used regression analysis to estimate values, the statistical advantages to regression are well known; we show that a deflated *regression* *weight* model is superior to other models considered. In addition, we have demonstrated that it is inappropriate for experts to routinely dismiss book value as unimportant...

...out-ofsample contexts.

The results from the analysis of private firm valuation tax cases highlight behavior by expert witnesses that is consistent with their underlying *incentives*. Further, the IRS and taxpayers *choose* values significantly different from one another and different from the inverse average e/P b/P, deflated *regression* *weight* , or deflated linear models in directions consistent with their objectives. Finally, judges' values are not significantly different from our best forecast models, which suggests that ...

18/K/27 (Item 27 from file: 15)

01822304 04-73295
USE FORMAT 9 FOR FULL TEXT
Health insurance choices in two-worker households: Determinants of double coverage WORD COUNT: 9326 LENGTH: 18 Pages
Spring 1999
GEOGRAPHIC NAMES: US

DESCRIPTORS: Consumer behavior; Health insurance; Insurance coverage; Studies; Statistical analysis; Decision making; Households; Insurance premiums; Polls & surveys
CLASSIFICATION CODES: 9190 (CN=United States); 7100 (CN=Market research); 9130 (CN=Experimental/Theoretical); 8210 (CN=Life & health insurance)

...TEXT: double-covered households is not random, possibly reflecting a systematic attempt by working spouses to obtain more extensive coverage.

Understanding how households make health insurance *choices* and the *incentives* they face in their decision making is of critical importance in evaluating policies designed to address issues of efficiency and equity

in the U.S...
...Nichols, and Selden 1995/ 96).

The continuing policy debate over ways to expand health insurance coverage to the working uninsured and how to structure appropriate *incentives* for health plan *choice* has brought decision making by two-worker households into particular prominence. Given the rise in female labor force participation, coupled with the rise in the...

... how a household's out-of-pocket premium costs for employmentrelated coverage, economic constraints, and health status are associated with household health insurance decisions. In *addition* to investigating the *factors* that lead individuals to select double coverage, we also examine the factors that determine who becomes the policyholder (i.e., husband or wife) among those... The estimates have been weighted to be nationally representative and tests of statistical significance account for the complex design of the 1987 NMES. 18 The *regression* estimates have been *weighted* to account for the complex survey design of the NMES. 19 These additional results are available upon request. 20 As noted in our discussion of...

18/K/28 (Item 28 from file: 15)

01795363 04-46354
USE FORMAT 9 FOR FULL TEXT
Marketing research: A state-of-the-art review and directions for the twenty-first century WORD COUNT: 18514 LENGTH: 24 Pages
Spring 1999
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Statistical analysis; Market research; Methods; Future; Trends
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 7100 (CN=Market research)

...TEXT: TV advertising weight (spending). However, new brands, smaller brands, line extensions, and brands in growing product categories do seem to be responsive to increased advertising *weight*. In *addition*, copy strategy changes or proportional allocation of more weight to the front or back end of a media plan both interact with increased TV advertising...In variety-seeking models, logit formulations can provide not only estimates of the parameters of individual choice but also the sampling distributions to test the *statistical* precision of these *parameters*. The combination of logit models and Markov process methodology should further our understanding of brand-switching behavior. We repeat Malhotra's (1988) call for more... a larger effect in absolute terms than the presence of a promotional deal when one is not expected. Furthermore, consumer expectations of both price and *promotional* activities influence brand *choice* behavior. The presence of a *promotional* deal when one is not expected or the absence of a promotional deal when one is expected may have a significant impact on brand choice. The effects of a retraction of a price *promotion* are contingent on both the *choice* patterns of individuals, that is, whether or not they switch among brands, and the ubiquity of promotion in a product category (Kahn and Louie 1990...or new-customer development. In addition, as research investigates the benefits of marketing-mix effectiveness at each stage of the decision process leading to a *choice* (e.g., advertising influences awareness; *promotion* influences consideration; Bronnenberg and Vanhonacker 1996), salesforce effectiveness could be studied in the same multistage manner. In these ways, a more multidimensional approach to sales...1991). A Monte Carlo simulation experiment (varying factor-scoring method, uniqueness, assumption about factor correlations, and number of variables factored) investigated the use of common *factors* as independent variables in *regression* (Lastovicka and Thamodaran 1991). Although several factor score estimators performed "equivalently," the Dwyer factor-extension

technique gave the best overall results.
Regression models have also been used to estimate market response. Methods based on three-mode *factor* analysis and multivariate *regression* can help both researchers and managers make better decisions regarding whether Universal Product Code (UPC) bar codes should be aggregated into brand units when determining or predicting market response. A multivariate *regression* from the competitive-component *scores* provides a methodologically sound and practical method for calibrating market response in such cases (Cooper, Klapper, and Inoue 1996). To further address the assumption issues... 1989. LISREL 7: A Guide to the Program and Applications. Chicago: SPSS.

Kahn, Barbara E. and Therese A. Louie. 1990. "Effects of Retraction of Price *Promotions* on Brand *Choice* Behavior for Variety Seeking and Last-Purchase-Loyal Consumers" Journal of Marketing Research 27 (August): 279-289.

Kalwani, Manohar U. and Chi Kin Yim. 1992...

... Steenkamp. 1995. "The Effects of Supplier Fairness on Vulnerable Resellers." Journal of Marketing Research 32 (February): 565.

Lastovicka, John L. and Kanchna Thamodaran. 1991. "Common *Factor* *Score* Estimates in *Multiple* *Regression* Problems." Journal of Marketing Research 28 (February): 105-114.

Lattin, James M. and Randolph E. Bucklin. 1989. "Reference Effects of Price and *Promotion* on Brand *Choice* Behavior." Journal of Marketing Research 26 (August): 299-310.

Reference:

LeClerc, France, Bernd H. Schmitt, and Laurette Dube. 1994. "Foreign Branding and Its Effects on...

18/K/29 (Item 29 from file: 15)

01767390 04-18381
USE FORMAT 9 FOR FULL TEXT
The political economy of statutory reach: U.S. disclosure rules in a globalizing market for securities WORD COUNT: 50681 LENGTH: 127 Pages
Dec 1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: International finance; SEC regulations; Disclosure; Economic theory; Securities offerings; Federal court decisions
CLASSIFICATION CODES: 4310 (CN=Regulation); 3400 (CN=Investment analysis); 1130 (CN=Economic theory); 9190 (CN=United States); 9180 (CN=International)

...TEXT: disclosure. The approach thus gives U.S. issuers a degree of control over the level at which they disclose. We will see that they have *incentives* to *choose* regimes that require less disclosure than is in the best interests of these U.S. residents.

Finally, use of the transaction location approach negatively influences... its investors reside, U.S. authorities have greater expertise concerning the resource allocation and risk reduction effects of the issuer's disclosure and greater political *incentives* to *choose* the right level. Moreover, U.S. officials receive more direct negative feedback if the level they choose is wrong. The only way to justify retention...some weight as well on the nationality of the issuer and the location of the potentially triggering transactions. See infra Part I. Inclusion of these *additional* *factors* , however, is presumably justified by the idea that they serve as

proxies for the nationality of buyers, information about which is hard to acquire. The...issue. The issuer would have to weigh, however, whether the costs of protracted litigation concerning a matter to which the court will give the SEC *determination* great *weight*, see supra note 54, is worth the benefit of avoiding the U.S. disclosure regime. In cases where the SEC has determined that an issuer...

18/K/30 (Item 30 from file: 15)

01745277 03-96267
USE FORMAT 9 FOR FULL TEXT
Can Medicare beneficiaries make informed choices? WORD COUNT: 4142
LENGTH: 13 Pages
Nov/Dec 1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: Medicare; Studies; Consumer education; Statistical analysis; Managed care; Problems; Product choice; HMOs
CLASSIFICATION CODES: 9190 (CN=United States); 1200 (CN=Social policy); 9130 (CN=Experimental/Theoretical); 7100 (CN=Market research); 8210 (CN=Life & health insurance); 2400 (CN=Public relations)

...TEXT: included is a dichotomous measure of whether "knowing about the differences between the Medicare delivery system options" is important or not to the respondent. In *addition* to demographic *factors* , self-reported health status and health care use (both ambulatory and hospital) are included as predictor or control variables in the analysis.7

Study Findings... different options, number of information sources, education, income, and enrollment type are statistically significant, together accounting for about 12 percent of the variation in knowledge *scores*. Enrollment type remains a *statistically* significant *factor* in knowledge *scores*, even when education and income are controlled for. That is, traditional Medicare test-takers appeared to know more about the differences between traditional Medicare and...

... learn about health plans often have less-than-adequate knowledge. These findings are not surprising, given the paucity of efforts to educate beneficiaries about their *choices*. Also, given that HMO *ads* are beneficiaries main source of information, and ads are not likely to focus on plan design differences, low knowledge levels are to be expected. However...

18/K/31 (Item 31 from file: 15)

01743449 03-94439
USE FORMAT 9 FOR FULL TEXT
FTC regulatory activity and the information content of advertising
WORD COUNT: 12802 LENGTH: 18 Pages
Fall 1998
COMPANY NAMES:
FTC
GEOGRAPHIC NAMES: US

DESCRIPTORS: Advertising; Information dissemination; Regulation; Studies; Government agencies; Regression analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9550 (CN=Public sector); 9130 (CN=Experimental/Theoretical); 7200 (CN=Advertising)

...TEXT: to ANCOVA are likely to be more efficient. We used two such procedures that make the sample sizes a more integral part of the analysis: *weighted* least squares *regression* for testing changes in mean cues and logistic *regression* for all other variables. *Weighting* the observations

of mean cue values by their sample size makes appropriate adjustments for the different error variances. The other dependent variables are proportions of...

... advertisements analyzed vary across dependent variables. Each dependent variable was analyzed separately, with the regulatory, media, and method predictors entered simultaneously as SI dummy variables. *Weighted* linear *regression* was used in the analysis of mean cues, and logistic regression was used for the other measures. The findings appear in Table 2. The R2 for the *weighted* linear *regression* and the pseudo-R2s for the logistic regressions (Hair et al. 1995, p. 132), which quantify the improvement in fit relative to a null model...Captioned as: Table 2.

Alternative Interpretations of the Changing Information Levels

A special concern in nonexperimental research is that observed effects may be due to *additional* or other *factors* than the one(s) specified by the researcher. For example, studies having a large sample of advertisements or reporting unusually high or low levels of...

... over time if the findings were based on atypical samples or coding procedures. To identify particularly influential studies, all 18 dependent variables were modeled using *weighted* least squares *regression*,3 and the regression diagnostics were examined in each analysis. Studies with values of Cook's D (Cook 1977; Cook and Weisberg 1982) greater than...by forces operating in the United States alone.

Information trends in the United States could reflect changes over time in some media but not others. *Weighted* and logistic *regression* analyses reveal a significant period x medium interaction for 14 of the 18 dependent variables. However, there were only a few situations in which information ...

... from 1971 to 1981 were a result of heightened FTC activity, information levels should have been higher before 1971, as well as after 1981. A *weighted* *regression* analysis indicates that magazine advertisements from 1971 to 1981 had .82 fewer cues than those before 1971 and .43 fewer cues than those after 1981...the Nader Report were reluctant to accept such damaging charges, given such flimsy evidence, superficial analysis, and simplistic solutions" (Hasin 1987, p. 27).

Footnote:

3Logistic *regression* analyses can be implemented using *weighted* *regression* procedures (e.g., Neter, Wasserman, and Kutner 1985, pp. 3615).

Footnote:

4Assessing the findings' sensitivity to influential studies, which is comparable to the common practice... Whitehill King, ed. Athens, GA: University of Georgia, 206. Higgins, Richard S. and Fred S. McChesney (1987), "Truth and Consequences: The Federal Trade Commission's *Ad* Substantiation Program," in Public *Choice* and Regulation: A View from Inside the Federal Trade Commission, Robert J. MacKay, James C. Miller III, and Bruce Yandle, eds. Stanford, CA: Hoover Institution...regression analysis with dummy variables for meta-analysis of study findings. Results can be unweighted, as in our previous (1996) study, or they can be *weighted* to improve *statistical* efficiency, as in this study. An unweighted analysis of mean cues corresponding to the first row of Table 2 shows regulatory period, advertising medium, and...

... samples. Therefore, the number of observations was the same as the number of studies, as in the analysis of mean cues. Implementing this approach using *weighted* least squares *regression* (see footnote 3) revealed significant increases in the later regulatory period for six dependent variables: the proportions of advertise

Appendix:

ments with one or more...

18/K/32 (Item 32 from file: 15)

01690505 03-41495
USE FORMAT 9 FOR FULL TEXT
Technology shocks or coloured noise? Why real-business-cycle models cannot explain actual business cycles WORD COUNT: 8185 LENGTH: 29 Pages
Jul 1998

DESCRIPTORS: Studies; Economic theory; Economic models; Simulation; Business cycles; GDP; Technological change
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 1130 (CN=Economic theory)

...TEXT: 2.

(Table Omitted)

In Section 2 above, we noted that we had expected that predicted output would not prove to be a significant regressor when *added* to a richly *parameterized* VAR. It not only turned out to be highly significant, but it also appeared to induce serial correlation. We find this result puzzling. We also...We now estimate: (Formula Omitted)
where YM is the prediction of output from the model.

One night expect that since Equation (2) is so richly *parameterized* that YM would *add* little explanatory power to the regression-indeed that was our initial conjecture. Such a result would not mean that the model is a bad one... time series model were then used to generate a faux series, called FPAY in which the values of n sub t were drawn from a *random* -number generator. Next, the constructed *factor* payment series was used to generate a Solow residual series; FSR. FSR was then linearly detrended and used as an input to the model exactly...

...a completely simulated Solow residual in two stages. First, we estimated the following ARIMA(2,1,2) model for actual output: (Formula Omitted)

Using its *parameters* and shocks drawn from a *random* number generator and accumulating from the actual level of Y in the fourth quarter of 1960, we created a simulated output series SY (the prefix... well-defined statistics'; and, since 'business cycle theory treats growth and cycles as being integrated, not as a sum of two components driven by different *factors*', 'talking about the resulting *statistics* as imposing spurious cycles makes no sense'. The logic of Kydland & Prescott's position escapes us. It is true that real-business-cycle theory treats...
... H-P filter raised by many critics remains cogent. Our work, and that of the critics that Kydland & Prescott wish to dismiss, demonstrates that the *choice* of which *ad* hoc method is used to extract the balanced-growth path greatly affects the stochastic properties of the modelled variables and their relationships with the actual...

18/K/33 (Item 33 from file: 15)

01685960 03-36950
USE FORMAT 9 FOR FULL TEXT
The disparity between men and women in custody disputes: Is joint custody the answer to everyone's problems? WORD COUNT: 30522 LENGTH: 63 Pages
Spring 1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: Divorce; Child custody; Sexes; State court decisions

CLASSIFICATION CODES: 4330 (CN=Litigation); 9190 (CN=United States)

...TEXT: also significantly participated in the rearing of the child.89 One analyst suggests that the primary caretaker doctrine also promotes traditional gender-role stereotypes by *rewarding* those women who *decide* not to work outside the home by awarding them custody in the event of a divorce.90 It also excuses fathers from fulfilling their parental...one parent during the school year, and with the other during vacations.

Relocation of the parents, or a custodial parent's desire to move or *change* residences, is another *factor* courts consider.259 Most states require that parents in sole custody arrangements who wish to change the residences of the children must obtain either the...awarding custody); Jones v. Jones, 348 S.E.2d 178, 179 (S.C. Ct. App. 1986) (stating that the tender years doctrine is simply one *factor* to consider in custody *determinations*); Ruyle v. Ruyle, 928 S.W.2d 439, 442 (Tenn. Ct. App. 1996); (holding that the tender years doctrine is but one of many factors to examine); Bah v. Bah, 668 S.W.2d 663, 666-67 (Tenn. Ct. App. 1983) (noting that ten

Footnote:

der years doctrine is one *factor* courts should consider in overall *determination* of child custody).

63See RICH, supra note 36, at 12 (discussing traditional notions of women as nurturers and mothers).

See CAL. FAM. CODE 3040 (West...W.2d at 442 (noting that there are many factors to consider); Murray, 622 P.2d at 1290 (cautioning courts not to overlook any relevant *factors* in making a custody *determination*); Gurney, 899 P.2d at 55 (finding the trial court properly considered which parent was the primary
Footnote:

caretaker, the abilities of each parent, and...phenomenon has put the fathers' movement in an extremely fortuitous position, awaking society to the realization of fathers as bettering society as a whole, in *addition* to being crucial *factors* in their children's lives and development. See id.

Footnote:

m See WK, supra note 1, at 133. 173Id. at 134. These include: "1. Sadness ...

18/K/34 (Item 34 from file: 15)

01663351 03-14341
USE FORMAT 9 FOR FULL TEXT
Improving compliance with regulations: Choices and outcomes for local government WORD COUNT: 6565 LENGTH: 11 Pages
Summer 1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Urban development; Environmental management; Compliance; Administration; Statistical analysis; Construction industry; Regulation
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 1200 (CN=Social policy); 1540 (CN=Pollution control); 4310 (CN=Regulation); 8370 (CN=Construction industry); 9190 (CN=United States)

...TEXT: of the use of various incentives to attain compliance goals.

In analyzing the consequences of enforcement choices for compliance and

willingness to comply, we control *statistically* for a variety of situational *factors* that can affect the efficacy of local enforcement efforts. The situational factors that we believed would be most critical for compliance with building and development...
... is the overall degree of compliance attained. Table 3 presents our findings. Each entry is the standardized regression coefficient that shows how one-standard-unit *change* in a given *factor* affects compliance (expressed in standard units). Our measures of capacity to enforce compliance, commitment to comply voluntarily, and various situational factors explain 29 percent of...

... of a systematic enforcement philosophy that emphasizes uniform application of deterrent measures; others argue for a facilitative philosophy that emphasizes cooperation, flexibility, and use of *incentives*. Our empirical examination of the *choice* of regulatory philosophy is summarized in table 4. The dependent variable is the degree of contractor commitment to comply with code provisions in the jurisdictions studied. Each entry is the standardized regression coefficient that shows the effects of a one-standard-unit *change* in a given *factor* upon contractor commitment (expressed in standard units).
... be expected for various measures. The importance of agency capacity, enforcement effort, and technical expertise is underscored by the relatively strong effects associated with these *factors*. *Changing* these in concert can result in dramatic improvements. Indeed, if a given enforcement agency jointly increased these three items from the level of the lowest...

18/K/35 (Item 35 from file: 15)

01637410 02-88399
USE FORMAT 9 FOR FULL TEXT
A Bayesian approach for analyzing the services of banking institutions
WORD COUNT: 6103 LENGTH: 24 Pages
Summer 1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Bank services; Preferences; Perceptions; Bayesian analysis; Regression analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8120 (CN=Retail banking); 7100 (CN=Market research)

...TEXT: p for a population, and the parameters are identifiable, a common factor model may provide a highly parsimonious representation of an observed covariance matrix.

An *alternate* common *factor* representation for prior structure can be obtained by assuming the independent unique variables have the same variance. Using this assumption, equation (5) is rewritten as...the initial stages of the study, management at the focal bank organized several customer focus group meetings in order to identify the factors used by *commercial* customers in *choosing* a bank. Customer information regarding the service offerings of banks also was obtained from meetings with panels of consumer opinion leaders in the target market...

... the BSR and OLS procedures. Since the BSR coefficients have a multivariate t-distribution, and given the relatively large sample sizes for each bank, a *parameter* estimate is considered to be *statistically* significant in this study if it is more than twice its standard error.

Tables 1 and 4 give estimation results for Bank 1, the focal...

... for Bank 1 based on OLS estimation is that the bank affords its customers with convenient hours of operation; however, the sign of the estimated *regression* *weight* is negative. This result is a suppressor

effect and is quite troublesome for purposes of interpretation. The effects of measurement error are distorting the results...

... in a common factor model are available to researchers (Akaike 1987; Bozdogan 1990; Joreskog 1969; Lawley and Maxwell 1971). In the context of Bayesian Structural *Regression*, where a common *factor* model is used as an approximate structural representation for the prior mean of (Epsilon), the selection of m may not play a critical role in...regression results for Bank 1 are given in Table 4. The BSR(3) estimates in Table 4 indicate that the focal bank is a preferred *choice* for *commercial* loans and deposits. Professionalism in customer service is also a significant determinant of customer preference for the focal bank. The BSR(3) weights show no...

...Bank 3 compared with the factor structure for the focal bank.

The BSR(3) estimates in Table 5 show tht Bank 2 is a preferred *choice* for *commercial* deposits. Other significant determinants of overall preference for Bank 2 are its convenient hours of operation and general reputation. This bank also is a good *choice* for *commercial* loans. In addition, the ability to obtain loans through this bank is an important dimension of perceived image. Several of these significant image characteristics obtained OLS and ridge regression models. This is an indication of the power of the BSR procedures based on a prior common *factor* model to determine *statistically* significant effects.

The BSR(3) estimates in Table 6 show that the most significant determinant of overall preference for Bank 3 is that the bank is a good *choice* for *commercial* loans. Other important dimensions of preference for this bank are its professionalism in customer service, friendliness, and reputation. This institution also is a preferred *choice* for *commercial* deposits. Note that a distinctive feature of preference for Bank 3 in the OLS model is the high interest rates it pays on deposits. However...

... the focal bank are dimensions of preference that are common to its competitors in the target market. All three financial institutions are perceived as good *choices* for *commercial* loans and deposits. Professionalism in customer service is another perceived determinant of preference shared by the focal bank with one of its primary competitors. The... Advances in Consumer Research, W. L. Wilkie (ed.), Ann Arbor, MI: Association for Consumer Research: 431-437. Lawley, D. N. and A. E. Maxwell (1971), *Factor* Analysis as a *Statistical* Method, London: Butterworth.

Oliva, T. A., R. L. Oliver, and I. C. MacMillan (1992), "A Catastrophe Model for Developing

Service Satisfaction Strategies," Journal of Marketing...35.

Reference:

Porter, M. E. (1985), Competitive Advantage: Creating and Sustaining Superior Performance New York: Free Press.
Pruzek, R. M. and G. M. Lepak (1992), "*Weighted* Structural *Regression*: A Broad Class of Adaptive Methods for Improving Linear Prediction," Multivariate Behavioral Research, 27(1): 95-129.

Quinn, J. B. (1992), Intelligent Enterprise, New York...

18/K/36 (Item 36 from file: 15)

01584591 02-35580
USE FORMAT 9 FOR FULL TEXT
Takeovers and incentives for earnings management: An empirical analysis
WORD COUNT: 8692 LENGTH: 19 Pages
Winter 1997/1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Target company; Hostile takeovers; Financial reporting; Earnings trends; Accruals; Economic models
CLASSIFICATION CODES: 9190 (CN=United States); 2330 (CN=Acquisitions & mergers); 4120 (CN=Accounting policies & procedures); 1130 (CN=Economic theory); 9130 (CN=Experimental/Theoretical)

...TEXT: and gas firms (Lilien and Pastena, 1982), the choice between capitalizing and expensing interest costs (Bowen, Noreen, and Lacey, 1981), and the relationship between management *bonus* plans and managers' *choice* of accounting accruals (Healy, 1985).4 Subsequent studies have also tested for evidence of earnings management in the context of specific events. These studies have... because accruals reflect the net effect on earnings of many different accounting procedures (Watts and Zimmerman, 1986, 1990). In addition, accruals are affected by many *factors*, including *changes* in accounting principles, changes in estimates, changes in capitalization versus expense decisions, and decisions relating to the deferral or recognition of revenues and expenses. The...regression is computed for each firm. The total actual accrual is regressed on gross fixed assets and changes in revenues over the estimation period. The *parameters* obtained from the estimation period *regressions* are used to compute the nondiscretionary accrual for the period of interest. According to Jones (1991), gross fixed assets and changes in revenues help control...

18/K/37 (Item 37 from file: 15)

01581265 02-32254
USE FORMAT 9 FOR FULL TEXT
A test of the stability of the CETSCALE, a measure of consumers' ethnocentric tendencies WORD COUNT: 5264 LENGTH: 9 Pages
Fall 1997
GEOGRAPHIC NAMES: US

DESCRIPTORS: Statistical analysis; Patriotism; Consumer behavior
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 7100 (CN=Market research)

...ABSTRACT: the CETSCALE over an 8 week period during the summer of 1992, a period that included 2 patriotic events which were expected to affect mean *scores*. A *random* sample of 426 adults in South Carolina were surveyed by phone. Findings indicate that when the population is viewed as a whole, mean scores appear...
...TEXT: the CETSCALE over an eight week period during the summer of 1992, a period that included two patriotic events which were expected to affect mean *scores*. A *random* sample of 426 adults in South Carolina were surveyed by phone. Findings indicate that when the population is viewed as a whole, mean scores appear...

...over time has not been rigorously examined.' Market researchers often do not have the luxury or resources to collect data at one time. If mean *scores* *change* significantly over time, protracted data collection periods could drive-up the variance in scores, whereas narrow data collection periods could generate atypical means.

Thus, the... were positively correlated with attitude toward home country, and negatively correlated with buying foreign products. As such, the CETSCALE can provide powerful information relevant to *choosing* production/retail sites, developing *promotion* campaigns (when and when not to make CO salient), and selecting target markets, to name just a few applications. Groups with high CETSCALE scores should...

18/K/38 (Item 38 from file: 15)

01542830 01-93818
USE FORMAT 9 FOR FULL TEXT
Paying more twice: When employers subsidize higher-cost health plans
WORD COUNT: 3268 LENGTH: 7 Pages
Nov/Dec 1997
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Statistical analysis; Employee benefits; Group health insurance
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8210 (CN=Life & health insurance); 6400 (CN=Employee benefits & compensation)

...TEXT: plan costs $150 per month, and its largest HMO costs $100 per month. The company contributes $90 per month regardless of the plan an employee *chooses*. The *incentive* ratio for the conventional plan relative to the HMO is as follows:

A company that provides no contribution subsidy to the price difference for higherprice...
... ratios (those that require an employee to pay more for the less expensive plan than for the more expensive plan, completely reversing an employee's *incentive* to *choose* the less expensive plan) should experience still higher premium increases than companies with higher incentive ratios.5 Companies offering such extreme subsidies in favor of... plan premiums increased by 3.36 percent for subsidizers and by 1.07 percent for nonsubsidizers. POS plan premium increases were higher, however, for nonsubsidizers.

Changes in *weighted* average premiums account for the movement of employees from higher- to lower-cost plans. Among all firms offering *multiple* plans, total *weighted* average individual premiums for subsidizing firms decreased on average by 4.1 percent between 1994 and 1995. Total weighted average premiums for nonsubsidizing firms decreased...

... may lead to higher costs, resulting in higher premiums, even if the higher-cost plan is more efficient. Hence, risk selection may be an important *factor* in premium price *changes*.

Second, employers may alter the types of plans they offer over time. We were unable to hold benefits constant, and this could confound the results of our analyses. For example, if an employer dropped its conventional plan, it could cause a large *change* in *weighted* average premiums. It could also cause large changes in the premiums of the HMO, PPO, and POS plans offered, since they might lower their prices other *factors*.

Footnote:

Because firms were *randomly* selected and stratified, it is possible to use *statistical* *weights* to extrapolate the results to national averages. These weights allow us to present the data based on the probability of an employer's selection into...

18/K/39 (Item 39 from file: 15)

01448005 00-98992
USE FORMAT 9 FOR FULL TEXT
Is there a cost to being socially responsible in investing?
WORD COUNT: 4565 LENGTH: 8 Pages
Summer 1997
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Social investing; Investment policy; Rates of return; Regression analysis
CLASSIFICATION CODES: 9190 (CN=United States); 3400 (CN=Investment

analysis); 9130 (CN=Experimental/Theoretical); 2410 (CN=Social responsibilities)

...TEXT: by: 1) finding the independent variables that are positive (the hypothesized sign of the coefficients) and statistically significant at the 10% level; 2) normalizing the *regression* coefficients to be *weights* that sum to one; and 3) averaging the coefficients over the past four quarters.6

The cross-sectional regressions employ the Beaton-Tukey [1974] biweight...
... regressions are re-estimated iteratively and observations weighted inversely with their ordinary least squares errors; i.e., the larger the residual, the lower the observation *weight* in the *regression*. The Beaton-Tukey outlier adjustment procedure, also referred to as robust regression, ROB, has been shown to produce more efficient composite models for creating a...

... of the Beaton-Tukey outlier adjustment procedure to the largest 3,000 securities during the 1982-1994 period and estimation of the equation produces the *regression* coefficients scaled to become the *weights* shown in Exhibits 1-7, where the value variable weights average approximately 65% during the period. The proprietary growth variable weight approaches 50% during the...Performance can vary dramatically across managers.

AUTHOR'S UPDATE

Updating the information coefficients (IC) to include the 1995-1996 period, we find again that the *regression*-*weighted* model produces virtually identical rankings in socially screened and unscreened universes. The IC of the socially screened universe is 0.112 (t-value of 3...

... Account was a $1.174 billion account as of December 31, 1995: 61.49% socially screened equities, 37.67% bonds, and 1.72% short-term *commercial* paper. The CREF Social *Choice* Account uses screens for environment, weapons, nuclear power, alcohol, tobacco, and gambling products, and the MacBride Principles (a code of fair employment by U.S...meaningless) PEs. See Graham and Dodd [1962] for long-run evidence supporting the low-PE approach and their mixed thoughts on the price-to-book *multiple*.

4The BARRA growth *factor* is a predictor of future growth of a company. It is composed of the five-year earnings-toprice ratio, historical earnings growth, recent earnings change...

... is advanced in Guerard [1987] and continues to produce statistically significant rankings. While an infinite number of weighting schemes can be created, the four-period *weighted* *regression* pattern produces significant realtime outperformance in the U.S. and Japan during the 1988-1994 period. See Miller, Guerard, and Takano [1992] and Guerard, Tak ...

18/K/40 (Item 40 from file: 15)

01416229 00067216
USE FORMAT 9 FOR FULL TEXT
Gas-fired generation: Can renewable energy reduce fuel risk?
WORD COUNT: 3869 LENGTH: 8 Pages
May 1, 1997
GEOGRAPHIC NAMES: US

DESCRIPTORS: Deregulation; Electric utilities; Alternative energy sources; Wind power; Comparative studies; Statistical analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8340 (CN=Electric, water & gas utilities) ; 4310 (CN=Regulation)

...TEXT: Fixed-price contracts of a one- to five-year duration appear to share risks more evenly between customers and shareholders, giving both groups a modest *incentive* to *choose* wind.

Whether risk considerations tip the balance in favor of wind and other renewable resources must be considered case by case. Electricity from new gas...
... externalities were ignored, the gasfired, combined-cycle unit would be the preferred choice, since it is approximately $300 million less expensive for ratepayers. Taking risk *factors* into account can *change* this picture, however, depending on how the market allocates risk between customers and shareholders.

Traditional Regulation. In this scenario, electricity prices are not market-determined... model, it is assumed fuel price variations follow a random-walk process, with an adjustment for temporary price "shocks" from weather and supply and other *factors*. In a *random* walk, each annual price change establishes a new starting point to calculate the next year's price. Price shocks are assumed to disappear after one...

... caused by individual turbine outages), with a standard deviation of 6.5 percent.

The uncertainty in wind plant output is incorporated into the model by *randomly* selecting a capacity *factor* in each

Sidebar:

year from a normal distribution with the given mean and standard deviation. When the capacity factor is lower than expected, the model...

18/K/41 (Item 41 from file: 15)

01413855 00064842
USE FORMAT 9 FOR FULL TEXT
Intellectual property rights in data? WORD COUNT: 56562 LENGTH: 118 Pages
Jan 1997
GEOGRAPHIC NAMES: US; Europe

DESCRIPTORS: International law; Intellectual property; Copyright; Infringement; Competition; Data base management
CLASSIFICATION CODES: 9190 (CN=United States); 4300 (CN=Law); 9175 (CN=Western Europe); 9180 (CN=International)

...TEXT: in unfair competition law, including trademark infringement, this approach to judging the fairness of extractions and reuses of database contents would inevitably depend on a *multiplicity* of *factors*. The uncertainty inherent in these variables is, however, properly bounded by an appropriate conception of the minimalist, market-preserving goal of the exercise. From this... Copyright as all Econolic Model for the European Union, 20 Brooklyn J. Int'l L. 729, 768 (1994). In this context, governments that have not *commercialized* data in the past may *decide* to do so in order to have rights to trade when seeking access to data collections that are commodified elsewhere. The asymmetry likely to occur ... of a nonelectronic database." Id. art. 9(a) (emphasis added). 171. Id. art. 15 at 27. 172. Id. art. 8(1) at 26.

173. Another *factor* affecting a *determination* as to whether an appropriation is substantial is whether it impedes normal exploitation of the database. Id. art. 8(2). If database owners are prepared...

18/K/42 (Item 42 from file: 15)

01341378 99-90774
USE FORMAT 9 FOR FULL TEXT
Debt, performance-based incentives, and firm performance WORD COUNT: 6874 LENGTH: 15 Pages
Summer 1996

DESCRIPTORS: Pay for performance; Performance evaluation; Statistical analysis; Chief executive officers; Executive compensation; Stock prices
CLASSIFICATION CODES: 6400 (CN=Employee benefits & compensation); 2120 (CN=Chief executive officer); 9130 (CN=Experimental/Theoretical)

...TEXT: follows: In Section I, we discuss the current state of research on the effects of CEO compensation on future firm performance, factors that affect the *choice* of *incentive* compensation and stockholder-bondholder conflicts. We then detail our data sources in Section II. In Sections III and IV, we discuss the empirical strategies and...

...and conclude with a discussion on their implications for current

I. Literature Overview
Most empirical studies concentrate on compensation functions relating changes in pay and *changes* in performance, or *factors* affecting the level of pay-performance sensitivity. When CEO compensation varies with firm performance, the compensation is said to be performance-based. There is some... and Larcker (1993) consider that leverage, managerial stock ownership, and firm accounting performance are endogenous and simultaneously determined. They estimate a system of three simultaneous *regression* equations and identify several *factors* that affect the choice of leverage, managerial stock ownership, and accounting performance. Using these factors and the endogenous variables just mentioned, they estimate the effects...

18/K/43 (Item 43 from file: 15)

01334380 99-83776
USE FORMAT 9 FOR FULL TEXT
Revisiting the use of financial incentives as an instrument of regional economic development policy: The case of Greece WORD COUNT: 5352
LENGTH: 11 Pages
Fall 1996
GEOGRAPHIC NAMES: Greece

DESCRIPTORS: Studies; Location analysis; Economic development; Site selection; Industrial policy
CLASSIFICATION CODES: 9175 (CN=Western Europe); 9130 (CN=Experimental/Theoretical); 1120 (CN=Economic policy & planning); 2310 (CN=Planning)

...TEXT: plastics and rubber, and 30 in electrical and electronic. The respondents were invited to mark any location factor that they considered important, and include any *additional* *factor* they deemed significant. Thus, the final version of the list of *factors* of Table 1 and the *determination* of their relative importance was decided by the respondents. It is worth noting that none of the 259 respondents thought of any *additional* location *factors* other than those in the questionnaire. Validity was tested along four dimensions. First, it appeared appropriate to examine whether there was a widely accepted as...the number of location factors is too large to allow an extensive analysis of each, this study proceeded to investigate only the factor of financial *incentives* in greater depth. The *choice* of the financial *incentives* for further investigation is based on their overall importance in plant location decisions in Greece. Since 1953, a number of financial incentive legal provisions have...

... 16 industrial location factors on the basis of the average number of points allocated by the respondents in the six industries, as well as those *factors* that had a *statistically* significant difference in importance when compared with the factor of financial incentives.

Implications

The use of the financial incentives as an instrument of regional policy more specifically, the difference in importance between financial incentives and the majority of the remaining fifteen *factors* was not *statistically* significant. It was also found that government financial incentives are not of particular importance in the selection of the location for a plant in Greece...

18/K/44 (Item 44 from file: 15)

01236216 98-85611
USE FORMAT 9 FOR FULL TEXT
Catalysts for learning: Recognition and reward programs in the public schools WORD COUNT: 2707 LENGTH: 4 Pages
Summer 1996
GEOGRAPHIC NAMES: US; South Carolina; Texas

DESCRIPTORS: Education policy; Education reform; Policy making; Incentive plans; Academic achievement; Public schools
CLASSIFICATION CODES: 9190 (CN=United States); 1200 (CN=Social policy); 8306 (CN=Schools & educational services)

...TEXT: of students are less able to learn than others and are being held to lower standards.

Measurement Problems

When South Carolina launched its recognition and *reward* program, state officials *decided* to rank schools by their students' performance "gains" rather than by actual scores. To measure gains, they used year-by-year data on the test...
... individual students by subject area. A student's gain in, say, fifth-grade math was calculated as the difference between her actual fifth-grade math *score* and the *score* *statistically* predicted for her based on her fourth-grade test scores in math and reading. A school's "gain" index was then calculated as the median...

...of each cluster.

Like South Carolina, Dallas based its incentive program on year-by-year student test data. But unlike South Carolina, it used elaborate *statistical* techniques to purge test *scores* of the effects of students' socioeconomic and racial status, including limited English proficiency and whether students are approved for a subsidized lunch. It also took...show what happens when school performance is measured by gains in scores, rather than actual scores. The performance measure in row 2 is the simple *change* in test *scores* from fourth to fifth grade. Row 3 approximates the South Carolina methodology, row 4 that for Dallas. In all three rows, the correlation coefficients are...

18/K/45 (Item 45 from file: 15)

01231638 98-81033
USE FORMAT 9 FOR FULL TEXT
Ethnicity and consumer choice: A study of Hispanic decision processes across different acculturation levels WORD COUNT: 5843 LENGTH: 13 Pages

Spring 1996
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Consumer behavior; Effects; Hispanic Americans; Multiculturalism & pluralism
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 7100 (CN=Market research)

...TEXT: sense of common descent extending beyond kinship, political solidarity, common customs, language, religion, values, morality, and etiquette (Deshpande, Hoyer, and Donthu, 1986). Therefore, there are *multiple* *factors* that identify a subculture.

Research conducted by Hirschman (1981) and Valencia (1985) explains the relationship between ethnic groups and consumption related factors. The research results...al., Chicago, AMA, 1982.
6. Brookhouse, K. J., R. M. Guion and M. E. Doherty, "Social Desirability Bias as one Source of Discrepancy Between Subjective *Weights* and *Regression* *Weights* ," Organizational Behavior and Human Performance, Vol. 37, pp. 316-328, 1986.

7. Cohen, Robert, "Ethnicity: Problem and Focus in Anthropology," Annual Review of Anthropology, Vol... Cultural Comparisons," Annual Review of Anthropology, Vol. 8, pp. 309-311, 1979.

22. Kahn, B. E. and T. A. Louie, "Effects of Retraction of Price *Promotion* on Brand *Choice* Behavior for Variety Seeking and Last-purchase-loyal Consumers," Journal of Marketing Research, Vol. 27, August, pp. 279-289, 1990.

23. Kara, Ali, "An Experimental...

18/K/46 (Item 46 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01225566 98-74961
USE FORMAT 9 FOR FULL TEXT
Factors influencing community bank performance in California
WORD COUNT: 7647 LENGTH: 17 Pages
1996
GEOGRAPHIC NAMES: US; California

DESCRIPTORS: Community banks; Studies; Bank management; Bank portfolios
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8100 (CN=Financial services industry)

...TEXT: in residential real estate lending, defined here to include mortgages on 1- to 4-family homes and home equity lines of credit. The second portfolio *choice* variable is the ratio of *commercial* real estate loans to total loans, the measure of a community bank's total concentration in commercial real estate lending, including construction lending. This concentration...

... 10 percent level. The regional dummy variables, however, continued to maintain their significance in this version of the model, suggesting that there are other regional *factors* in *addition* to the employment growth indicator that have influenced community bank asset quality performance during this period.

Earnings performance does not appear to be as closely...values for the dummy variables and versions where pairs of the dummy variables were restricted to be equal to each other. All combinations of the *parameters* were *statistically* different.

25. Samolyk(1994), p. 13, also finds that, "Bank performance does appear to reflect local economic conditions, particularly in regard to bank

profitability and...

18/K/47 (Item 47 from file: 15)

01155851 98-05246
USE FORMAT 9 FOR FULL TEXT
The illegitimate President: Minority vote dilution and the Electoral College WORD COUNT: 43968 LENGTH: 87 Pages
Jan 1996
GEOGRAPHIC NAMES: US

DESCRIPTORS: Elections; Presidency; Constitutional law; Blacks; Racial discrimination
CLASSIFICATION CODES: 9190 (CN=United States); 9550 (CN=Public sector); 4300 (CN=Law)

...TEXT: few courts have begun to experiment with alternative remedies as settlement options in Sec 2 challenges to local government election systems. Should the first Gingles *factor* be *modified* to take account of the possibility of alternative remedies?

This question is particularly pressing in the context of the electoral system. A "pure" single-member... of Justice O'Connor's position, in contrast, would require plaintiffs to perform a multivariate regression analysis, examining the correlation between voter preference and other *factors* in *addition* to race.(259)

Thus far, however, courts have almost uniformly relied on bivariate regression analysis to demonstrate vote dilution. Justice Brennan's opinion in Gingles...appeals;

7. the extent to which members of the minority group have been elected to pubic office in the jurisdiction.(281)

The report identified two *additional* *factors* that may have some probative value: a lack of responsiveness on the part of elected officials to the "particularized needs" of minority voters and a... electoral candidate as opposed to another is the way in which that candidate plans to vote. Whatever authority makes the selection thus has a strong *incentive* to *choose* people who can reliably be expected to vote a particular way. In Ray v. Blair, Justice Jackson, in dissent, described the electors' function with an...2d 1418 (9th Cir. 1989); see also GROFMAN ET AL...supra note 118, at 75 (noting that "lower courts have thus far concluded that a *regression* analysis that considers explanatory *factors* other than race is irrelevant to a Section 2 vote dilution claim"). Bur see Sanchez v. Colorado, 861 E Supp. 1516, 1527 (D. Colo. 1994...2d Cir. 1995).
Niagara Falls apparently was such an unusual case. The Second Circuit held there that, although the plaintiffs had proved the three Gingles *factors*, the district court's *determination* that the totality of the circumstances did not demonstrate vote dilution was not clearly erroneous. However. the court noted its general agreement with the Third...

18/K/48 (Item 48 from file: 15)

01103529 97-52923
USE FORMAT 9 FOR FULL TEXT
Making CSM a power tool WORD COUNT: 2411 LENGTH: 7 Pages
Summer 1995
GEOGRAPHIC NAMES: US

DESCRIPTORS: Statistical analysis; Customer services; Customer satisfaction ; Market research; Methods
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 9190 (CN=United

States); 2400 (CN=Public relations); 7100 (CN=Market research)

...TEXT: values-goodness of fit from multiple regressions of quality perceptions against overall satisfaction. In each of the three sample studies the standard errors of the *regression* *weights* are smaller for the multiple-item measures than they are for each of the three single-item measures. The R2 values also are larger in...general, confidence intervals are 22% smaller when using multiple-item scales. Using the standard 95% confidence interval for sample sizes over 30, a firm may *choose* to pay an *incentive* to managers for real improvements in customer satisfaction.

Choosing one of our studies that produced results close to the average as an example, a manager...

...index but only 40% of the time with a single measure.

From our experience, considerable improvement effort might only produce small increases in overall satisfaction *scores*. When small satisfaction *changes* are overshadowed by the random upward and downward movement caused by unreliable measures, it's demoralizing to managers who are attempting to obtain improvements. Thus, minimization of random error is essential, especially when incentives are based on customer satisfaction *scores*.

In the present example, *random* error using single-item measures could be reduced to the multiple item level by increasing the sample size by 23%. Given today's survey costs...

18/K/49 (Item 49 from file: 15)

01050949 97-00343
USE FORMAT 9 FOR FULL TEXT
Tax incentives for R&D WORD COUNT: 9447 LENGTH: 24 Pages
May 1995

DESCRIPTORS: Studies; Statistical analysis; Tax incentives; Tax credits; Subsidies; Capital expenditures; R&D; Manycountries
CLASSIFICATION CODES: 9180 (CN=International); 9130 (CN=Experimental/Theoretical); 4210 (CN=Institutional taxation); 1130 (CN=Economic theory)

...TEXT: presumably, conduct their R&D in the location that maximises profits. Since R&D is considered more productive there than elsewhere, why interfere with market *choice*? The problem with using tax *incentives* to benefit local multinationals is that it is unclear what a 'French', 'Dutch' or 'British' multinational really is. The shareholders of multinational corporations are dispersed...is 55 per cent financed by retained earnings and it is generally thought that the figure is even higher for R&D investment.

26 These *factors* would substantially *alter* the cost-of-capital figures but are too numerous to include in an article of this length.

27 It is worth pointing out that the cost-of-capital calculations are quite sensitive to the weights used. These calculations are based on *weights* for 1991 from the Central *Statistical* Office reported in Cameron(1994).

28 See Hall (1993) or Hines (1993a and 1993b) for details.

29 The US tax credit detailed below was introduced...

18/K/50 (Item 50 from file: 15)

01049293 96-98686
USE FORMAT 9 FOR FULL TEXT
Gainsharing and mutual monitoring: A combined agency-organizational justice interpretation WORD COUNT: 7101 LENGTH: 19 Pages
Jun 1995
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Hypotheses; Agency theory; Monetary incentives; Human relations; Organizational behavior; Statistical analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 2500 (CN=Organizational behavior); 6400 (CN=Employee benefits & compensation)

...TEXT: of a team's members for members to have an incentive to supervise one another. Second, team members must be able to make performance-related *choices* that affect the group *rewards* received. Within the agency theory framework, a gainsharing plan can be viewed as a collective agency contract that encourages mutual monitoring of agents' behavior within... with size ranging from a low of 4 to a high of 42. Second, we assigned each individual in the sample the average before-after *change* *score* in mutual monitoring (acting and noticing) corresponding to his or her work group. We used this proxy because, although we could not trace individual respondents...

... confidentiality of the data, we had an identification code for each respondent's work group membership. Finally, in the entire sample, we correlated this proxy *change* *score* for each of the mutual monitoring factors with the procedural and distributive justice factors obtained ex post. The extent to which those employees showing the...statistics. (Table 2 omitted) Table 3 summarizes the hierarchical regression results. (Table 3 omitted) As can be seen in Table 3, the three organizational justice *factors* entered as a block reach *statistical* significance (p < .01) for the two mutual monitoring factors after the demographic variables and company are controlled for.(1) If entered alone in step 2...

... terms of agency theory alone, according to which mutual monitoring will increase across the board, or as a methodological artifact. This differential pattern of mean *change* *scores* in mutual monitoring by work group can only be understood if organizational justice is taken into account, as the regression results in Table 3 and...

18/K/51 (Item 51 from file: 15)

01031212 96-80605
USE FORMAT 9 FOR FULL TEXT
Practice expenses in the MFS: The service-class approach WORD COUNT: 6023 LENGTH: 15 Pages
Spring 1995
GEOGRAPHIC NAMES: US

DESCRIPTORS: Medicare; Health care expenditures; Reimbursement; Professional fees; Physicians
CLASSIFICATION CODES: 9190 (CN=United States); 1200 (CN=Social policy)

...TEXT: the RVUs for practice and malpractice are added to the RVUs for work, and the total RVUs for the service are converted to dollars through *multiplication* by the conversion *factor*.

Two adjustments to this formula should be noted. First, the MFS includes a site-of-service differential that reduces the practice expense portion of the... i.e., payments for services reflect the costs incurred in providing them); and (2) to be incentive-neutral (i.e., payments give physicians neutral economic *incentives* in *choosing* the services to provide to their patients). It is similar to the Center for Health Policy Studies (CHPS) method described later.

The PPRC method distinguishes...is large because of the enormous variation in expense configurations that exists among physician practices, reflecting differences in specialty mix, size, payer mix, and other *factors*.

Statistical Methods

The analysis of survey data involves several steps. First, total practice expenses for each practice are divided into nine practice function costs, as previously...

18/K/52 (Item 52 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00865042 95-14434
USE FORMAT 9 FOR FULL TEXT
How consumers choose health insurance WORD COUNT: 6971 LENGTH: 13 Pages
Spring 1994
GEOGRAPHIC NAMES: US

DESCRIPTORS: Consumer behavior; Health insurance; Choices; Tradeoffs; Decision making models; Regression analysis; Market segments; Implications
CLASSIFICATION CODES: 7100 (CN=Market research); 6400 (CN=Employee benefits & compensation); 9130 (CN=Experimental/Theoretical); 9190 (CN=United States)

...TEXT: decision-making processes of male and female participants, some similarities are noted as well. Both groups generally agree about the importance of the top five *factors*. Likewise, five attributes were *statistically* nonsignificant for both males and females. Thus, because males and females concur on the most and least important health care benefits, marketing managers should focus...stress wide acceptability may effectively de-position existing BC/BS policies and thus capture share from this competitor.

A fourth possibility is to attempt to *modify* the *weight* or importance consumers place on particular attributes. This approach would be especially useful for those attributes in which the health care provider has a competitive...

...Although changing consumer beliefs and/or attitudes is not an easy task, it may be achieved if communicated effectively through a well-organized advertising and *promotion* campaign. The prepaid plan that *decides* to emphasize its out-of-town emergency coverage may find that its current enrollees, as well as those from other prepaid plans, increase the importance...

18/K/53 (Item 53 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00781945 94-31337
USE FORMAT 9 FOR FULL TEXT
The strategic compensation planning process WORD COUNT: 5462 LENGTH: 12 Pages
Fourth Quarter 1993
GEOGRAPHIC NAMES: US

DESCRIPTORS: Compensation; Wages & salaries; Strategic planning; Implementations; Recommendations; Effectiveness
CLASSIFICATION CODES: 6400 (CN=Employee benefits & compensation); 2310 (CN=Planning); 9190 (CN=United States)

...TEXT: in accomplishing the objectives of the organization?

* What amount of compensation should be contingent on performance?

* Which employees will be eligible to participate in special *incentive* plans? (If the committee *decides* to create separate *incentives* for executive employees, the committee will be asked to complete the executive incentive workshop contained in the strategic compensation planning process.) (See the outline of... example each separate goal is equally weighted, carrying a weight of .125 (.54). To determine an employee's reward, the weights in column 2 are *multiplied* by the *score* in column 4 for each goal. All products are placed in column 5, and the products are summed. The sum, known as the total performance...

... will then be used as independent variables in a multiple regression using a dependent variable reflecting company profitability (such as net income by department). The *factors* in this way can be *statistically* tested for their usefulness in motivating employees in achieving company goals. Using this information, incentives can be revised to more efficiently encourage employees to accomplish...

18/K/54 (Item 54 from file: 15)

00771558 94-20950
USE FORMAT 9 FOR FULL TEXT
Product and promotion adaptation in export ventures: An empirical investigation WORD COUNT: 10023 LENGTH: 28 Pages
Third Quarter 1993

DESCRIPTORS: Market positioning; Studies; Exports; Product management; Standardization; International markets
CLASSIFICATION CODES: 1300 (CN=International trade & foreign investment); 7000 (CN=Marketing); 9130 (CN=Experimental/Theoretical)

...TEXT: a product's package and label that are designed to enhance the product's appeal to export customers beyond serving the protective and instructive functions. *Promotional* approach refers to the *choice* of media and allocation of *promotional* budget between advertising, sales promotion, and personal selling.

It should be noted that the literature makes no distinction between the correlates of the various aspects...suggest that multicollinearity is not a serious concern in the regression analysis [Dillon and Goldstein 1984].
PRODUCT ADAPTATION

Table 1 presents the estimates of key *parameters* of *multiple* *regression* models for product adaptation both upon entry and after entry. (Table 1 omitted) Both models are statistically significant ($p<.001$) and have acceptable R-squares...requirements can eventually survive competition [Porter 1985]. Successful exporters may be those who can meet the export customers' needs better than competition via product and *promotion* adaptation.

With respect to firms' *choices* of entry scope (i.e., single-versus multiple-market entry), the results are mixed. Within the context of product, adaptation subsequent to entry is not...situations? How? To what degree? Please elaborate.

* Was packaging/labeling modified to fit the export market situations? How? To what degree? Please elaborate.

* Was the *promotional* approach (e.g., *choice* of media, allocation of budget) modified to fit the export market situations? How? To what degree? Please elaborate.
* Based on your perception, how much and...

18/K/55 (Item 55 from file: 15)

00733889 93-83110
USE FORMAT 9 FOR FULL TEXT

Affective organizational commitment of salespeople: An expanded model
WORD COUNT: 8360 LENGTH: 22 Pages
Spring 1993
GEOGRAPHIC NAMES: US

DESCRIPTORS: Salespeople; Commitments; Roles; Factors; Management styles; Organizational structure; Participatory management; Models; Implications ; Correlation analysis; Statistical analysis; Studies
CLASSIFICATION CODES: 7300 (CN=Sales & selling); 2500 (CN=Organizational behavior); 9190 (CN=United States); 9130 (CN=Experimental/Theoretical)

...TEXT: be predicted, appears to also serve an instrumental role" (Jackson and Schuler 1985, p. 31). For instance, when employees become clear about which activities are *rewarded*, they can make better *choices* of focal activities. Moreover, supervisory consideration generally involves some degree of employee participation that provides them the opportunity to discuss and resolve conflicts (Michaels, Day...coefficients were found to meet the acceptance criteria of 0.70 (Nunnally 1978) in all cases. The reliability coefficients are reported in Table 2. Finally, *scores* across the chosen *multiple* items were summed to obtain a measure of the corresponding construct.

DATA COLLECTION

The final questionnaire was mailed to a national sample of 648 salespeople ...

...elements of the correlation matrix) for each of the constructs. (Table 4 omitted)

To check for the presence of multicollinearity, we calculated the variance inflation *factor* (VIF) for each of the *regression* coefficients. The VIF provides information on the extent to which non-orthogonality among independent variables inflates standard errors. The VIF ranged from a low of...

... recommended by Neter, Wasserman, and Kutner (1985). This finding suggests that multicollinearity may not be a likely threat to the substantive conclusions drawn from the *parameter* estimates.

Regression analysis was performed to assess the direct, indirect, and total effects of the antecedents on salespeople's affective commitment (Cohen and Cohen 1975). The direct...

... of structure did not have significant direct effects on affective commitment.

The indirect effects relationships suggest, however, that three of the above mentioned non-significant *factors*-task feedback (*regression* coefficient =-0.331; $p < 0.001$), job codification (regression coefficient = 0.206; $p < 0.05$), and participation (regression coefficient =-0.259; $p < 0.01$)--have...

18/K/56 (Item 56 from file: 15)

00658409 93-07630
USE FORMAT 9 FOR FULL TEXT

An Examination of the Relationships Among Monetary Incentives, Goal Level, Goal Commitment, and Performance WORD COUNT: 7376 LENGTH: 17 Pages

Dec 1992
GEOGRAPHIC NAMES: US

DESCRIPTORS: Comparative analysis; Incentive plans; Goals; Performance appraisal; Studies; Statistical data
CLASSIFICATION CODES: 9140 (CN=Statistical data); 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 6100 (CN=Human resource planning)

...TEXT: of the problems with testing NPI theory has been in the measurement of the utility functions. Slope, according to NPI theory is defined as a *change* *score* (Naylor & Ilgen, 1984). The slope could be measured as the change in utility between any two points. However, because the focus of this study was...equations must be significant. Finally, the dependent variable must be regressed on both the mediator and independent variable, and the mediator must have a significant *regression* *weight*. If the *regression* *weight* of the independent variable is non-significant in this equation, then support has been shown for a "complete" mediation model (James & Brett, 1984). If the *regression* *weight* of the independent variable is significant, then support has been shown for a "partial" mediation model.

The first equation was computed by regressing the pre...they intend to commit behaviorally to the goal.

Piece-rate subjects. on the other hand, have a loosely coupled relationship between the goal and their *rewards*. Thus, their *choice* of whether or not to be committed to a particular goal may be less dependent upon the level of that goal. In other words, for... on task performance. Organizational Behavior and Human Performance, 10: 175-183.

Reidel, J. A., Nebeker, D. M. & Cooper, B. L. 1988. The influence of monetary *incentives* on goal *choice* , goal commitment, and task performance. Organizational Behavior and Human Performance, 43: 155-180.

Stone, E.F., & Hollenbeck, J.R. 1984. Some issues associated with the...

18/K/57 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

10131200 Supplier Number: 92027010 (USE FORMAT 7 FOR FULLTEXT)
A transaction cost model of contract choice: The case of petroleum exploration.(Brief Article)
August, 2002
Word Count: 7789
PUBLISHER NAME: Atlantic Economic Society
DESCRIPTORS: *Economic research--Reports; Petroleum industry--Economic aspects; Oil and gas exploration--Economic aspects; Contracts--Economic aspects; Competing risks--Research; Mineral rights--Laws, regulations, etc.
EVENT NAMES: *310 (Science & research)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *8525200 (Economics); 1310200 (Exploratory Oil & Gas Wells)
INDUSTRY NAMES: BUSN (Any type of business); INTL (Business, International)
SIC CODES: 1311 (Crude petroleum and natural gas)
NAICS CODES: 54172 (Research and Development in the Social Sciences and Humanities); 211111 (Crude Petroleum and Natural Gas Extraction)

... with regard to production, resulting in a larger degree of coordination and negotiation.

Empirical Test of the Transaction Cost Model

Transaction cost analysis explains the *choice* between royalty and *bonus* payments as being determined by the effects of the transaction costs generated by each payment type. On the one hand, factors that tend to increase...reduce pre-sale measurement. Thus, transaction cost analysis

predicts a positive relationship between VAR and the royalty payment component of the total payment structure.

An *additional* *factor* likely to affect the incentive on the part of buyers to engage in presale measurement is the size of nearby fields. With an increase in...beta).sub.4)FIRMSIZE + ((beta).sub.5) PARTIES + ((beta).sub.6)TERM + (epsilon). (2)

Logit regressions can then be performed on this estimating equation. The *parameter* estimates, standard errors, t-*statistics*, and the signs of the coefficients predicted from the transaction cost and risk-sharing model are presented in Table 1.

The results of this logit...in an optimal manner involves a close examination of the all of the transaction costs involved.

TABLE 1

Results of Logit Analysis

Parameter	Estimated Coefficient	Standard Error	t-*statistic*	Predicted Sign
(alpha)	-2.214	1.153	-1.918	*
DIST	0.201	0.088	2.277	+
VAR	-0.889 E-03	0.142 E-02	-0...	

18/K/58 (Item 2 from file: 16)

09433790 Supplier Number: 82771108 (USE FORMAT 7 FOR FULLTEXT)

`Grams-in-a-bottle' to tonnes: Dr Paul McCarthy of exchem organics describes a mechanism for efficient project management of multi-step process development with the emphasis on cost-effective aspects of the methodology. (Outsourcing).(organic chemist)

Dec, 2001
Word Count: 2536
PUBLISHER NAME: DMG World Media Ltd.
EVENT NAMES: *310 (Science & research)
GEOGRAPHIC NAMES: *4EUUK (United Kingdom)
PRODUCT NAMES: *8521200 (Chemistry)
INDUSTRY NAMES: BUSN (Any type of business); CHEM (Chemicals, Plastics and Rubber); INTL (Business, International)
NAICS CODES: 54171 (Research and Development in the Physical, Engineering, and Life Sciences)

... short! The use of ISO 9001 procedures to develop the project gives all concerned the template for co-ordinating the activities. At all stages, the *commercial* aspect should be the final *decider* for progressing to the next step. Beyond the initial response, the customer pays.

SCREENING THE OPPORTUNITIES

Despite the proliferation of fine chemical companies, there seems...

...kilos. The requirement then rises over a period to tens to hundreds of kilos, and reaches tonnage quantities only as the customer's marketing department *decides* to *commercialise* the product. In the case ...of the impurity profiles as it progresses through the various stages of clinical trials, but if the chemistry remains the same and the basic physical *parameters* do not *change* significantly, it is appropriate to design a process around the equipment available. This leads to speed of development and cost-effective management of the process...

...most efficient and cost-effective way forward be found.

It is at this stage that the serious process development takes place and the final process *parameters* are determined. More sophisticated safety *determinations* may need to be made, and these can be carried out by external agencies. Process documentation and legal compliances can be checked out and logged...

18/x/59 (Item 3 from file: 16)

08354650 Supplier Number: 70659373 (USE FORMAT 7 FOR FULLTEXT)
A Decision Support System for Vendor Managed Inventory.(Brief Article)
Winter, 2000
Word Count: 8963
PUBLISHER NAME: Elsevier Science Publishers Ltd.
EVENT NAMES: *389 (Alliances, partnerships)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *5200000 (Retail Trade)
INDUSTRY NAMES: BUSN (Any type of business); RETL (Retailing)
SPECIAL FEATURES: INDUSTRY
ADVERTISING CODES: 59 Channels of Distribution

... system can potentially achieve these same objectives.

This paper makes the following contributions to retailing research in supply chain management. It:

* Combines promotion response and *parameter* *updating* models developed in the marketing and forecasting literature with inventory management and system performance models developed in the management science literature. This is a novel...have the advantage that taking a natural logarithm of Equation (10) results in a linear function of the parameters {(v.sub.1)}, which allows these *parameters* to be estimated by linear *regression*.

The multiplicative sales response model presented in Equations (9) through (13) builds on several studies that have found multiplicative (nonlinear) models to be better than...simple multiplier form (10). Each of these effects has an indicator variable d(k,t) that specifies whether an event k occurs in week t.

Parameter Estimation by Linear *Regression*

By taking the natural logarithm of the multiplicative model (14), we obtain a linear relationship that allows the parameters (gamma), (alpha), (tau), (beta), and (micro...

...the chosen level of aggregation. Table 1 summarizes typical ranges of parameter values and the Adj.-(R.sup.2) values observed over all participating retailers.

Parameter *Updating*

Despite the fact the Adjusted (R.sup.2) values in Table 1 were considered quite good, we found that the weekly sales forecast accuracy during the season could be improved significantly by *updating* certain *parameters*. This might be due to the fact that the *parameters* estimated by *regression* on the previous season's sales data failed to reflect changes in market conditions or promotional strategy for the current season, for example. Furthermore, in...
...regression estimates were often based on sales of similar, but not identical, products in the previous season.

A variety of methods has been used for *parameter* *updating* in retail sales forecasting systems. Exponential smoothing, originally developed for inventory management by Brown (1962), is the basis for *parameter* *updating* in IBM's INFOREM inventory management system, which is used by a number of retailers. For a more recent treatment of exponential smoothing, see Nahmias (1997, Chapter 2).

Smith et al. (1994) developed a discounted least squares method for simultaneous *updating* of *multiple* model *parameters* and tested it in a retail sales forecasting application. This method reduces to exponential smoothing in the one-dimensional case. Nahmias (1997, p. 294) also...

...least squares and simple exponential smoothing methods were tested on the historical data in a number of our applications. Although discounted least squares adapts to *parameter* *changes* more quickly and provides more accurate forecasts, it also tends to cause greater fluctuations in the parameter values and requires a matrix inversion for implementation...

...used to provide a 60 week forecast for the vendor's production planning. Because this requires stable parameter estimates, we chose exponential

smoothing methods for *parameter* *updating* rather than discounted least squares.

The choice of which *parameters* to *update* was based on which parameters were the most significant explanatory variables. In the table below, as indicated, each product has its ...own Base Sales parameter (S.sub.0). Common seasonal effects V(t) and elasticities {(v.sub.i)}are used for all products pooled in the *regression*. However, the price response *parameter* (gamma) in (14) is updated separately for each product, due to its significance. Since the regression estimates of price response may suffer somewhat due to pooling, *parameter* *updating* through exponential smoothing reduces the averaging effects of pooling and mimics, in some respects, the results of using shrinkage estimators (Blattberg and George, 1992).

THE...

...for the VMI system was designed to support three user activities: (1) selecting and fitting a forecasting model to historical data; (2) sales forecasting and *parameter* *updating*; (3) performance analysis. Working with a team of buyers and database designers, the authors designed the user interface and developed the software for the first...

...view all the supporting details for "suspicious" weeks. This helps the analyst detect and correct the data integrity problems and leads to a more accurate *regression* estimation of the *parameters*.

Determining the Forecasting Model and *Updating* the *Parameters*

For each new retailer, the first step is to specify the form of the response model (14) and determine the initial model *parameters* by linear *regression*. The user first selects the products to be pooled for the analysis and the promotional factors (e.g., newspaper ad size, radio or TV time...

...different combinations and compares their R-square values in the regression until a satisfactory model is developed. Once the final form of the model is *decided* upon, the *promotional* factors and their model forms are stored in a parameter data table. This allows the different models for each retailer's set of products to...models to work in practice. For example, even when the regression was successful in fitting the sales forecasting model to the previous years' sales data, *updating* of certain model *parameters* improved the forecast by adapting to the changing sales rates in the current year. Storing each component of the model (both its form specification and parameters) as data in a large relational database allowed the DSS to manage literally hundreds of econometric models. *Parameter* *updating* occurred automatically each week, subject to review by the vendor's analysts. The DSS software automated much of the econometric work and then interacted with...

...sales forecasting models across a spectrum of retail accounts that we believe can be applied to other retail forecasting and VMI applications. These include:

(1) *Updating* certain key *parameters* noticeably improved the accuracy of the weekly sales forecasts, even when the regression fit was quite good. Base sales and price response were the most important *parameters* to *update* in our experience;

(2) Increasing the number of response factors in the forecasting model beyond two or three tended to provide higher adjusted R-square...50

Medium	M	0.00 to 1.30
Large	L	0.00 to 2.00
Adj. (R.sup.2) values		0.75 to 0.93

Parameter Estimation and *Updating* Rules

	Parameter Estimation	*Parameter* *Updating*
Base Sales	Different by product	Weekly by product
Price Response	Same for all pooled products	Weekly by product
Factors Other than Price	Same for all...	

18/K/60 (Item 1 from file: 275)

02112609 SUPPLIER NUMBER: 19909185 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Color ink jet printers. (evaluations of 25 personal ink jet printers) (includes related article on benchmark test results, the use of digital cameras, scanners and printers, and the quality of ink jet output)(one of three evaluations of personal ink jet, laser and multifunction printers searchable under 'Personal printers') (Hardware Review)(Cover Story)(Evaluation)
Nov 4, 1997
WORD COUNT: 9086 LINE COUNT: 00692

SPECIAL FEATURES: photograph; table; illustration
COMPANY NAMES: Epson America Inc.--Products; Hewlett-Packard Co.--Products
DESCRIPTORS: Hardware Multiproduct Review; Color Ink Jet Printer
PRODUCT/INDUSTRY NAMES: 3573262 (Ink Jet Printers)
SIC CODES: 3577 Computer peripheral equipment, not elsewhere classified
TICKER SYMBOLS: HWP
TRADE NAMES: HP DeskJet 722C (Color ink jet printer)--Evaluation; Epson Stylus Color 800 (Color ink jet printer)--Evaluation
FILE SEGMENT: CD File 275
...ABSTRACT: that is durable and a good choice for budget-restricted home users. The HP DeskJet 1600CM is designed for heavy-duty network printing in large *commercial* environments. The Editor's *Choices* are the Epson Stylus Color 800 and the HP DeskJet 722C. The Stylus Color 800 is an excellent choice for a business ink jet printer...
... dot quality, resolution, raggedness, and detectability. We translated the numeric results into three tiers of performance (good, fair, poor) in each area.

The dot quality *score* is based on *statistics* derived by analyzing the dots in the image, such as the standard deviation of the average area of all the dots in the target, and...notes, and invitations.

This model's greatest visible benefit was in printing photo images, especially on the special photo paper, where the extra color blending *added* realism. *Scores* on our speed tests were on a par with other printers. The 694C's features are a step up from the 672C; it is a...

18/K/61 (Item 1 from file: 148)

16499326 SUPPLIER NUMBER: 110811878 (USE FORMAT 7 OR 9 FOR FULL TEXT
)
Rural amenity values and length of residency.
Nov, 2003
WORD COUNT: 7895 LINE COUNT: 00932

INDUSTRY CODES/NAMES: AGRI Agriculture, Fishing and Tobacco
DESCRIPTORS: Sparsely populated areas--Economic aspects
GEOGRAPHIC CODES/NAMES: 00WOR World
FILE SEGMENT: TI File 148

... is that model output may be somewhat cumbersome in terms of interpretation and hypothesis testing. For example, marginal utilities are not directly illustrated by estimated *parameters*; *additional* calculations are required.

Tyrrell suggests an alternative approach, which, while statistically equivalent to (6), offers practical advantages. This approach uses Lagrangian interpolation polynomials (LIPs) to...

...this with the systematically varying slopes approach represented by (4), one sees that model (4) is a special case of model (8) where the polynomial *parameters* are *replaced* by constant *parameters* such that

(9) (MATHEMATICAL EXPRESSION NOT REPRODUCIBLE IN ASCII)

If residence time is used to define more than two residency groups

in the systematically varying...

...a significant effect on both the LIP and interaction models, results for individual attributes may vary. Hence, for each individual model attribute, we test for *statistically* significant differences in *parameter* estimates between the reference points of 0 and 10 years, 10 and 30 years, and 0 and 30 years. The results are shown in table...indicate a relatively stronger preference for more rapid travel--with fewer traffic controls--among newer residents. The latter explanation would fit the common characterization of *new* rural residents *as* commuters who rely on rapid automobile transportation to reach places of employment in central cities or suburbs (Dubbink).

Finally, while neither model predicts welfare changes...
vs. 30 yrs. -28.85 -1.91 *
0 vs. 30 yrs. -60.78 -1.94 *
Sm_****...

...income is assumed unaffected by rural development, aside from direct deductions associated with the cost of each plan, and hence subtracts out of the linear *model* for *dv*.

(3) *In* this case, parameters (((gamma).sub.gi)) are estimated using maximum likelihood, more specifically a binary logit model incorporating random effects.

(4) The statistical design was

18/K/62 (Item 2 from file: 148)

16377037 SUPPLIER NUMBER: 107251128 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Neoliberal policy and deforestation in Southeastern Mexico: an assessment of the PROCAMPO program.

July, 2003
WORD COUNT: 10459 LINE COUNT: 00931

INDUSTRY CODES/NAMES: INTL Business, International
DESCRIPTORS: Economic policy--Environmental aspects; Liberalism--Research ; Deforestation--Research; Yucatan Peninsula--Natural resources; Mexico--Environmental policy
GEOGRAPHIC CODES/NAMES: 1MEX Mexico
PRODUCT/INDUSTRY NAMES: 9108000 (Economic Programs)
EVENT CODES/NAMES: 970 Government domestic functions;310 Science & research
NAICS CODES: 9261 Administration of Economic Programs
FILE SEGMENT: TI File 148

... external influences themselves, connecting them down the hierarchical chain to local-scale changes (Bridge 2002). Given the cross-scalar interaction of biophysical, socioeconomic, and political *factors* in driving environmental *change*, a key challenge in advancing this line of inquiry is to identify and quantify the impact of those cross-scalar linkages that significantly affect the

18/K/63 (Item 3 from file: 148)

16375835 SUPPLIER NUMBER: 106701006 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What can be (and what has been) learned from general equilibrium simulation models of school finance?(Forum: Innovations in Education Policy and Education Research)

June, 2003
WORD COUNT: 15491 LINE COUNT: 01490

INDUSTRY CODES/NAMES: BUSN Any type of business; LAW Law

FILE SEGMENT: LRI File 150

... of a structural model, the computer can then facilitate this by simulating how equilibrium outcomes depend on the values that are assumed for different structural *parameters*.

In *addition* to merely exploring the properties of a particular model as the underlying structural *parameters* are *changed*, researchers may further seek to identify the empirically "correct" values of the most relevant structural parameters. Key parameters (such as preference and production parameters) and...

...three possible private school advantages. To date, however, the empirical evidence on which of the three private school advantages ought to be given the most *weight* remains inconclusive.

While *alternative* approaches are therefore clearly emerging (as in Ferreyra, 2002, and Nechyba, 2003b), by far the most well-understood model of private school markets remains one

18/K/64 (Item 4 from file: 148)

16071545 SUPPLIER NUMBER: 102392875 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Executive pay and the disclosure environment: Canadian evidence.
Fall, 2001
WORD COUNT: 5962 LINE COUNT: 00824

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business
FILE SEGMENT: TI File 148

... CEOs and non-CEOs. The difference-of-means tests of (H.sub.1) are all significant. (H.sub.2) and (H.sub.3), which predict *changes* in the relative *weights* of incentive compensation and market-based compensation, are both supported by the difference-of-means tests. Across all executives, salaries decrease both in real dollars...pay tied to firm performance. Our evidence suggests that in the absence of oversight, managers choose pay packages that do not provide the level of *incentives* shareholders would *choose*. Disclosure of pay practices appears to cause boards to conform pay practices to shareholder preferences. The higher level of pay and increased incentive-based pay...of the voting shares of the firm and 0 otherwise.

*** Significant at the 1 percent level.

** Significant at the 5 percent level.

TABLE 5

Pooled *Regression* Estimation of *Weight* of Incentive Pay Across Limited Disclosure and Open Disclosure Periods.

(WTINC.sub.it) = ((beta).sub.0) + ((beta).sub.t)(D.sub.t) + ((beta).sub.2...

18/K/65 (Item 5 from file: 148)

15928470 SUPPLIER NUMBER: 103194427 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Board of directors as an endogenously determined institution: A survey of the economic literature. (Part 1: a review of the literature on corporate governance).
April, 2003

WORD COUNT: 13853 LINE COUNT: 01144

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business
DESCRIPTORS: Boards of directors--Research; Corporate governance--Research; Agency theory--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
EVENT CODES/NAMES: 310 Science & research
FILE SEGMENT: TI File 148

... bargaining position of the CEO relative to that of the existing directors. Firm performance, CEO turnover, and changes in ownership structure appear to be important *factors* affecting *changes* to boards.

Two important issues complicate empirical work on boards of directors, as well as most other empirical work on governance. First, almost all the...the work of Morck et al. (1988), is to use Tobin's Q as a performance measure, the idea being that it reflects the "value *added*" of intangible *factors* such as governance. Hermalin and Weisbach (1991) and Bhagat and Black (2000) use this approach and find, as with accounting performance measures, that there is...on overall firm value. First, there are many factors affecting performance. Hence, this approach is potentially more powerful because it is less prone to unobservable *factors* contaminating the *statistical* relationship. Second, when examining particular tasks of directors, it is less likely that the endogeneity of board composition will affect the results. In general, this...is for firm-level variables to not be affected by subsequent changes to the board.

Hermalin and Weisbach (1988) take this approach and estimate the *factors* that lead to *changes* in corporate boards. They find that three kinds of *factors* are *statistically* related to changes in the board. First, poor firm performance increases the likelihood that inside directors will leave the board and outside directors will join...bargaining position of the CEO relative to that of the existing directors. Firm performance, CEO turnover, and changes in ownership structure appear to be important *factors* affecting *changes* to boards.

Most research on boards begins with the assumption that the directors' effectiveness is a function of the board's independence from management. The...Eatwell et al., eds., THE NEW PALGRAVE: A DICTIONARY OF ECONOMICS. MacMillan Press Limited.

Hermalin, B. 1994. "Heterogeneity in Organizational Form: Why Otherwise Identical Firms *Choose* Different *Incentives* for Their Managers." RAND JOURNAL OF ECONOMICS 25: 518-37.

--. 2001. "Economics and Corporate Culture." In S. Cartwright et al., eds., THE HANDBOOK OF ORGANIZATIONAL...

18/K/66 (Item 6 from file: 148)

15535834 SUPPLIER NUMBER: 97185486 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Latent space approaches to social network analysis.
Dec, 2002
WORD COUNT: 7815 LINE COUNT: 00632

FILE SEGMENT: TI File 148

... of models in the psychology aid sociology literature (Wasserman and Pattison 1996). Given their general nature and applicability, we refer to them simply as (exponentially *parameterized*) *random* graph models. Frank and Strauss (1986) also proposed models with Markov structure that allow for forms of dyad dependence, often referred to as homogeneous monadic...the characteristics of i and j are in the same direction, and less likely to have a tie if they have characteristics in opposite directions. *Adding* a *parameter* for each node to allow for different levels of activity is equi valent to having latent ...likelihood for this model is -34.04 in 50 parameters, a substantial improvement over the fit in (R.sup.2) at a cost of 16 *additional* *parameters*. It is interesting to note that the fit cannot be improved by going into higher dimensions. This

can be seen as follows. For a given...mode networks within a Bayesian framework. Our model has a number of advantages over MDS. First, our method directly models the response, whereas the usual *choices* for dissimilarities in MDS are *ad* hoc and do not reflect the sto chastic nature of the sociomatrix. Second, current versions of MDS use maximum likelihood or other

18/K/67 (Item 7 from file: 148)

15083650 SUPPLIER NUMBER: 92528757 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Adjusting for population heterogeneity and misspecified haplotype frequencies when testing nonparametric null hypotheses in statistical genetics.
Sept, 2002
WORD COUNT: 16017 LINE COUNT: 01406

DESCRIPTORS: Epidemiology; Genetics--Research; Genetics--Statistics; Statistical methods--Usage
GEOGRAPHIC CODES/NAMES: 1USA United States
FILE SEGMENT: TI File 148

... traits.

Population heterogeneity occurs when populations can be partitioned into distinct subpopulations, or where subpopulations have been only imperfectly mixed. Heterogeneity can be a confounding *factor* in a variety of *statistical* analyses of genetic data. An example is association-based approaches to detecting linkage between a marker locus and a gene that influences the trait. If...genotype frequencies. It is natural, therefore, that there should be no contribution to the test statistic in such situations.

3. IMPLEMENTATION

Computation of the Z-*statistic* relies on the *scores*, (S.sub.i), and the marginal probabilities, ((pi).sub.i), derived from the specification of a family of alternatives. In practice, correct specifications generally are...in the number of A alleles carried, with the logit given by (eta) + (theta)(n.sub.A), where (eta) and (theta) are the intercept and *regression* *parameter* and (n.sub.A) indicates the number of A alleles. Finally, attention is restricted to local alternatives of the form (theta) = (DELTA)/(n.sup.-1...contributes -1 to the test statistic, provides evidence against the hypothesis.

It is a straightforward exercise to verify that in homogeneous populations, the asymptotic noncentrality *parameter* of the test *statistic* developed here is

(DELTA)1 - exp(((eta)).sup.-1)(Y.sup.T) We/(square root or ((e.sup.T)We))

(Here no subscripts are included...

...or W, because in this example setting they are identical for all families. Note also that Y is used here to denote the ad hoc *score* *statistic* that counts the total number of A alleles carried by the offspring.) Strictly speaking, this ...true value of (phi). For the test statistic given by following the approach of Rabinowitz and Laird (2000) or of Knapp (1999b), the asymptotic noncentrality *parameter* is given by *replacing* e with the vector whose entries are 1 ...analyses may be applied to testing this null hypothesis. See, e.g., Amos 1994; Knapp, Seuchter, and Bauer 1994; Whittemore 1996 for a discussion of *score* *statistics* for linkage analyses and, e.g., Clayton 1999; Cleves et al. 1997 for test statistics for association analysis with multiallelic markers.) Hybrid approaches that take...valid if the decision to obtain genotype data from any individual is conditionally independent of all family members' genotype data, given the trait data or *additional* environmental *factors* observed in the family.

The approaches advocated here for adjusting for confounding due to heterogeneity are different in character from the analytical approaches based on...Research Triangle Park, NC 27709.

Comment

Daniel J. Schaid

Congratulations to Daniel Rabinowitz for providing us with significant insights on how to develop efficient general *score* *statistics* for family-based studies. The key theoretical development of a *regression*-adjusted *score* *statistic* should improve applied *statistical* analyses used to search for genes with modest effects on complex human traits, as well as provide new directions of research on the choice of efficient *score* *statistics* for ...comments provided here are intended to illuminate some of the more subtle points that Rabinowitz provides, as well as raise questions regarding his choices of *score* *statistics* and computational aspects.

POPULATION HETEROGENEITY

The main motivation for Rabinowitz's new methods is to develop a general framework to adjust for population heterogeneity in...Rabinowitz is that they do not require assumptions that may be difficult to evaluate, such as a homogeneous random mating population.

RELATION WITH MISSING-DATA *SCORE* *STATISTICS*

To shed some light on how the *regression*-adjusted *score* *statistic* is a new development, it would help to see how the methods by Rabinowitz fit with previous statistical methods for missing-data problems, because the...taken over the posterior distribution of the missing data. This expected score could be used as a test statistic, analogous to other proposed efficient pedigree *score* *statistics* for linkage analysis (Whittemore 1996). But Rabinowitz advances this a step further by ... robustness while gaining as much information as possible when a certain type of score is chosen for analysis, questions remain on how to choose appropriate *score* *statistics*. Rabinowitz notes that his approach can be used even if ad hoc scores are used, perhaps by *ad* hoc *choice* of nuisance parameters when considering the density of traits, conditional on genotypes and additional covariates. This flexibility can be a strength, particularly when both genes...parental genotypes). Because it will be difficult to specify (pi) in the presence of population heterogeneity, misspecification will likely be the norm. Although the proposed *score* *statistic* is robust to this ...misspecification for type I error rates, a sacrifice in power may occur. The numerical examples provided by Rabinowitz for the asymptotic relative efficiency of his *regression* -adjusted *score* *statistic* provide hope that misspecification of (pi) will not be a major concern, although more extensive work for a broader class of statistical tests and types...value of r = .5, which implies a large genetic distance between the marker and the causative gene. This does not seem appealing, when in fact *score* *statistics* that are powerful to detect close linkage, say when r is close to 0, are desired. However, for complex human diseases there is much ambiguity...gain local to the null translates to efficiency gains away from the null.

In many statistical genetic applications, a point often discussed is how to *weight* families when creating a *score* *statistic* that is summed over families and the information content of families can differ, typically because family sizes differ. Some have computed a *score* *statistic* per family, standardized the family-specific scores by their null standard errors, and then created a weighted sum of these standardized scores when summing over...Inheritance," Proceedings of the National Academy Science, 95, 11389-11393.

Sobel, E., and Lange, K. (1996), "Descent Graphs in Pedigree Analysis: Applications to Haplotyping, Location *Scores*, and Marker-Sharing *Statistics*," American Journal of Human Generics, 58, 1323-1337.

Spielman, R. S., McGinnis, R. E., et al. (1993), "Transmission Test for ...signal. To see that a substantial amount of extra variability might be unlikely, note first that the ((pi).sub.i) are used to develop the *weights* in the *regression* calculation of the transformation, and misspecification of *weights* in *regression* calculations can often have a relatively minor impact ...in developing the weights. For example, the ((pi).sub.i) might be used in infer ring parental haplotypes from offspring genotype data when computing a *score* *statistic*. However, the ((pi).sub.i) would

18/K/68 (Item 8 from file: 148)

15083648 SUPPLIER NUMBER: 92528755 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Comparing the performance of baseball players: a multiple-output approach. (aggregates)
Sept, 2002
WORD COUNT: 10038 LINE COUNT: 00866

DESCRIPTORS: Baseball players; Fuzzy sets--Usage; Set theory; Baseball (Professional)--Statistics
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 7941010 (Professional Baseball)
NAICS CODES: 711211 Sports Teams and Clubs
FILE SEGMENT: TI File 148

... outputs.
The two approaches proposed herein have advantages and disadvantages. The first approach requires the choice of weights with which to aggregate outputs, and this *choice* is potentially *ad* hoc (e.g., OBP weights all outputs equally, whereas slugging percentage weights home runs four times as heavily as singles). It would be desirable to...aggregate output. However, these estimates will be imperfect measures of the value of each output. In contrast, the second approach does not require that the *statistician* choose the *weights* in the output aggregator, because the production possibilities curve is used to define the output aggregator, (theta)(y). The interpretation of efficiencies obtained in this...breaking (y.sub.1) into singles and walks individually) has virtually no effect on the fit of the regression (as measured by (R.sup.2)). *Adding* runs *scored* by a team increases the (R.sup.2) by only a small amount; that is, after taking into account team hitting, the number of runs... i,t,j))/(y.sub.(i,t,j)))).
In this article a Bayesian approach is adopted. Accordingly, (5) is interpreted as a hierarchical prior. In *addition*, priors for the *parameters* ((beta), ((lambda).sub.0), ((lambda).sub.1), h, (alpha), q, s) are needed. Details on the priors are given in the Appendix. Suffice it to ...a number, it is argued, has advantages over traditional measures of batting performance in that it is simple to interpret and does not require the *choice* of *ad* hoc weights to create an aggregate output. Bayesian methods for statistical inference were developed and used to estimate the efficiencies of 535 players in the...

18/K/69 (Item 9 from file: 148)

14987499 SUPPLIER NUMBER: 91711868 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Evaluating mergers in the Australian petroleum industry *.(Statistical Data Included)
Sept, 2002
WORD COUNT: 8964 LINE COUNT: 00766

INDUSTRY CODES/NAMES: INTL Business, International
DESCRIPTORS: Acquisitions and mergers--Evaluation; Petroleum industry--Acquisitions, mergers, divestments; Australia--Economic aspects
GEOGRAPHIC CODES/NAMES: 8AUST Australia
PRODUCT/INDUSTRY NAMES: 1311000 (Crude Petroleum); 8525200 (Economics)
SIC CODES: 1311 Crude petroleum and natural gas
NAICS CODES: 211111 Crude Petroleum and Natural Gas Extraction; 54172 Research and Development in the Social Sciences and Humanities
FILE SEGMENT: TI File 148

... possibility that a change in industry regulation in 1985 affected firm profitability, a dummy variable with a common effect across firms was included but the *parameter* estimate was not *statistically* significant. Including ...profit measures. However, the EBDIT measure of earnings

excludes depreciation and thus should allay these concerns. Second, multinational firms such as the oil majors have *incentives* to *choose* transfer prices that lower domestic profits in high tax jurisdictions. Transfer pricing of oil product has previously been the main focus of concern in this...in Australian operations becoming less competitive on a global scale. Also, as Bass Strait oil reserves approach exhaustion, extraction becomes more expensive. (15) Other possible *factors* are *changes* in

18/K/70 (Item 10 from file: 148)

14850089 SUPPLIER NUMBER: 90220646 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The saga of the first stock index futures contract: benchmarks, models, and learning.
August, 2002
WORD COUNT: 16165 LINE COUNT: 01634

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business
DESCRIPTORS: Futures market--Research; Commodities industry--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 6231200 (Commodity Exchanges)
SIC CODES: 6231 Security and commodity exchanges
NAICS CODES: 52321 Securities and Commodity Exchanges
FILE SEGMENT: MC File 75

... index is computed by multiplying the closing value of the index on the previous day by the current day's geometric average of the price *change* *factors* of each of the component stocks. The prices used are closing prices. (1)
(1) (MATHEMATICAL EXPRESSION NOT REPRODUCIBLE IN ASCII)
VLCI(G.sub.t) ...the standard deviation of returns of the arithmetic index. This method, however, has two drawbacks; it requires knowledge of all the component stocks and an *ad* hoc *choice* of the length of the estimation interval for estimating the relevant standard deviations. As a ...answer all these questions might shed some light on Sam's second point--market participants apparently failed to learn from their mistakes; they failed to *add*-*factor* the incorrect model in order to force it to approximate the right one. That's what practicing macroeconomists would have done: When they discover that...

...equation in a bloc of equations that form part of a multi-equation model of the economy is straying from reality for reasons unknown, they *add*-*factor* the model when using it as a framework for forecasting. Why wouldn't practicing microeconomists in the futures markets have done the same thing after...need to know whether the difference between the earnings from operating with the wrong model and with the right model were worth the bother of *add*-*factoring* the wrong model.
Finally, I'd like to wonder aloud about how this admittedly intriguing paper might be relevant to the topic of this conference...
14 August 1991.

Since the returns of equally weighted indices are sensitive to the frequency with which weights of components are rebalanced to reflect equal *weighting*, summary *statistics*
of ex-post realized gammas derived
from returns computed under various rebalancing frequency assumptions

are also presented for reference. The rebalancing frequencies presented range from...

18/K/71 (Item 11 from file: 148)

14598171 SUPPLIER NUMBER: 86141741 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Distinguishing between equilibrium and integration in spatial price analysis.(Statistical Data Included)
May, 2002
WORD COUNT: 9537 LINE COUNT: 00944

INDUSTRY CODES/NAMES: AGRI Agriculture, Fishing and Tobacco
DESCRIPTORS: Agriculture--Economic aspects; Agricultural industry--Economic aspects; Spatial analysis (Statistics)--Research; Prices--Economic aspects
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 0101000 (Agriculture)
NAICS CODES: 111 Crop Production
FILE SEGMENT: TI File 148

... nothing to say about the nature of the true underlying distribution when arbitrage rents do not equal zero, so one has to make some inherently *ad* hoc *choices* of distributional forms. These choices can matter significantly to inference, as the Monte Carlo analysis reported in ... positive expected profits to arbitrage go entirely unseized, appears exceedingly rare. Only one series (U.S. to Japan) has a nonzero point estimate for this *parameter* and that estimate is *statistically* insignificantly different from zero. Intermarket trade, although by no means constant, responds to profit opportunities, even in the face of transfer costs ...using Monte Carlo analysis under several different distributional assumptions regarding (u.sub.jit) and (v.sub.jit). In particular, for (v.sub.jit) we try *alternative* *parameterizations* of the exponential generalized beta distribution of the second kind (EGB2), a four parameter distribution which accommodates both asymmetry and leptokurtosis (McDonald and Xu, Wang...these plots take months as units of observations, so the mean does not necessarily reflect the trade volume-weighted mean. The next paragraph introduces trade-*weighted* mean returns *statistics*.

(15.) Each replicate was of the same size as the true number of complete joint observations for prices, trade volumes, and transfer costs and was...

18/K/72 (Item 12 from file: 148)

14435753 SUPPLIER NUMBER: 84185631 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bayesian analysis of rank data with application to primate intelligence experiments.
March, 2002
WORD COUNT: 7201 LINE COUNT: 00683

DESCRIPTORS: Statistics--Research; Bayesian statistical decision theory--Management
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 8524300 (Statistics)
NAICS CODES: 54171 Research and Development in the Physical, Engineering, and Life Sciences
FILE SEGMENT: TI File 148

... concept. In most studies, the subject is simultaneously provided with three visual stimuli, two of which are identical and one that differs; the subject is *rewarded* for *choosing* the differing or odd stimulus.

* Sort. The sorting paradigm examines the ability to form abstract concepts and to use them to categorize stimuli accordingly. Tests...data reported in Table 1 by running the MCMC algorithm described in Section 3 for 40,000 burn-in iterations, followed by 4,000,000 *parameter* *updates*. The number of updates was determined using the coupling-regeneration scheme described by Johnson (1998), which indicated that for this total sample size, iterates separated...Dynamic Paired Comparison Experiments," Applied Statistics, 48, 377-394.

Glickman, M. E., and Stem, H. 5. (1998), "A State-Space Model for National Football League *Scores*," Journal of the American *Statistical*

Association, 93, 25-35.
Gossette, R. L. (1970), "Comparisons of SDR Performance of Gibbons and Three Species of New World Monkeys on a Spatial Task...

18/K/73 (Item 13 from file: 148)

14367229 SUPPLIER NUMBER: 81148640 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managing Customer Acquisition: Managing acquisition strategies and tactics is vital to creating, sustaining, and enhancing customer equity. (New Book Selection).
Oct, 2001
WORD COUNT: 9084 LINE COUNT: 00848

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Marketing--Management
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9914000 (Marketing)
EVENT CODES/NAMES: 220 Strategy & planning;240 Marketing procedures
FILE SEGMENT: MC File 75

... Attrition was increasing because members who had received their first year free were now being asked to pay a (pounds stealing)20 membership fee. The *Rewards* managers *decided* that they needed to embark on a new acquisition strategy, based on two approaches: profiling of existing customers to identify the characteristics of high-potential... add-on selling are crucial for companies that want to maximize customer equity.

Acquisition Pricing

As customers accumulate product information and begin to evaluate their *alternatives*, pricing becomes a *factor*. The general trend in customer-oriented pricing is to price low to acquire customers and to raise prices later. This tactic, known as penetration pricing...individual consumer characteristics.

(3.) Initiate a marketing campaign directed at the random sample, and record which individuals become customers.

(4.) With that information, develop a *regression* scoring model--a series of *weighted* variables that predicts which prospects are more likely to become customers based on their characteristics.

Once researchers have the model estimates, they can do the...

...the firm's marketing campaign at those prospects with scores above a designated cutoff score, which is based on a combination of financial and marketing *factors*

Advantages and Disadvantages of *Regression* Scoring. The primary advantages of using regression scoring models for acquisition are that they measure the relative importance of variables in determining which prospects to...

18/K/74 (Item 14 from file: 148)

14291074 SUPPLIER NUMBER: 82757489 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Do better contracts make better economic development incentives?
Wntr, 2002
WORD COUNT: 10509 LINE COUNT: 00907

INDUSTRY CODES/NAMES: GOVT Government and Law
DESCRIPTORS: Economic development--Planning; Contracts--Evaluation; Social policy--Economic aspects; State government--Social policy; Municipal government--Social policy
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9122300 (Economic Development Adm)
SIC CODES: 9611 Admin. of general economic programs

NAICS CODES: 92611 Administration of General Economic Programs
FILE SEGMENT: MC File 75

... the legal and organizational factors that encourage inefficiencies in this market. Incentives may reward behavior that would have taken place without any subsidy. Even if *incentives* can change the locational *choices* of firms, many economists would assert that the deadweight costs stemming from the distortion of economic decisions are significant and cumulatively reduce social welfare. In other words, *incentives* induce firms to *choose* locations that otherwise might not be perceived of as optimal and are therefore inefficient. In addition to these two kinds of inefficiencies, a third type...or are other factors responsible?) are weak (Giloth, 1992; Persky et al, 1997; Peters, 1993). The effects of incentives may be overshadowed by unobserved or *random* *factors* that *alter* growth in the jurisdiction. Moreover, the value of each new job to the locality depends on who ultimately fills the position and the chain reaction...and transferred production to a facility in Texas.

(7.) Although new user-friendly tools are being developed to assist economic developers in making more educated *choices*, comprehensive cost-benefit analyses of *incentives* are very difficult to conduct in practice. Measuring the true economic cost of the subsidy (perhaps the difference between the interest rate on a marker...

18/K/75 (Item 15 from file: 148)

13841052 SUPPLIER NUMBER: 78479843 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cellular telephones in the Israeli market: the demand, the choice of provider and potential revenues.
Sept 15, 2001
WORD COUNT: 8298 LINE COUNT: 00790

INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business
DESCRIPTORS: Cellular telephones--Supply and demand; Cellular telephone equipment industry--Supply and demand; Demand (Economics)--Research
GEOGRAPHIC CODES/NAMES: 7ISRA Israel
PRODUCT/INDUSTRY NAMES: 9108150 (Economic Statistics & Research); 3662166 (Cellular Telephones)
SIC CODES: 3663 Radio & TV communications equipment
NAICS CODES: 92611 Administration of General Economic Programs; 33422 Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing
FILE SEGMENT: TI File 148

... the same optimum. In the first stage of the procedure, all the parameters of the vectors ((Beta).sub.j) for j = 1, ..., 9 were estimated. *Parameters* that were not *statistically* significant (other than those reflecting the age group and geographical area, which, for purposes of comparison, are present in all equations even when not significant) were eliminated from the model (one parameter at a time). In *addition*, *parameters* of identical variables were augmented over various alternatives (equations) if their (separate) estimates were not statistically different from each other (the likelihood ratio test, among ...at present (up until a year from the time the survey was conducted - see Mela et al. (1997) for a discussion of the impact of *promotions* and advertising on consumer *choice* over time). It is necessary, therefore, to use additional sources of information in order to evaluate the degree of penetration of cellular telephones into the...

...phone (see the Economist, 1998a,b). The estimation results are given in Table 5.

Table 5. The penetration equation (dependent variable: in (Y.sub.t))

Parameter name *Parameter*-estimate t-*statistic*

Constant 2.770 24.4

Quarterly...Frontiers of Econometrics (Ed) P. Zarembka, Academic Press, New York.

Mela, C. F., Gupta, S. and Lehman, D. R. (1997) The long-term impact of *promotion* and advertising on consumer brand *choice*, Journal of Marketing Research, XXXIV, 248-61.

Mitchell, T. J. (1974) An algorithm for the construction of D-optimal experimental designs, Technometrics, 20, 203-10...

...of Cellcom (this value will be different from the value of the same parameter for the three equations of Golden).

Parameter estimates: Golden - business equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
GB-constant	0.324	0.5	
GB-equip...abroad	0.491	2.1	

Parameter estimates: Golden - household equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
GH-constant	0.892	1.3	
GH-equipabroad	0.566	2.7	

Parameter estimates: Golden - leisure equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
GL-constant	-1.163	2.1	
GL-equip...			
...owner	0.642	2.8	

Parameter estimates: Pelephone - business equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
PB-constant	-2.048	2.0	
PB-equip...equipment	1.254	2.9	(PB,CB)

Parameter estimates: Pelephone - household equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
PH-constant	-1.790	1.9	
PH-equip...			
...abroad	0.496	2.0	(PH,CH)

Parameter estimates: Pelephone - leisure equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
PL-constant	-2.696	5.6	
PL-equipequipment	1.531	3.5	(PL,CL)
PL-single	0.881	1.9	(PL,CL)

Parameter estimates: Cellcom - business equation

Parameter *Parameter* *Parameter*

name	estimate	t-*statistic*	restrictions
CB-constant	-1.476	1.9	
CB-equip...			

...equipment 1.254 2.9 (PB,CB)

Parameter estimates: Cellcom - household equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
CH-constant	-0.955	1.5	
CH-equip...abroad	0.496	2.0	(PH,CH)

Parameter estimates: Cellcom - leisure equation

Parameter name	*Parameter* estimate	t-*statistic*	*Parameter* restrictions
CL-constant	-2.698	5.0	
CL-equip...			

18/K/76 (Item 16 from file: 148)

13737499 SUPPLIER NUMBER: 76759473 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Signaling Quality and Credibility in Yellow Pages Advertising: The Influence of Color and Graphics on Choice.(Illustration)(Statistical Data Included)
Summer, 2001
WORD COUNT: 8812 LINE COUNT: 00806

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Marketing industry--Research; Yellow pages--Research; Advertising--Technique
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 7319300 (Yellow Pages Advertising)
EVENT CODES/NAMES: 240 Marketing procedures
SIC CODES: 7319 Advertising, not elsewhere classified
NAICS CODES: 54189 Other Services Related to Advertising
FILE SEGMENT: MC File 75

... important in this product category because decisions are more likely to be made on factual data (e.g., brand name and computer specifications).

Experiment 2: *Choice* of Yellow Pages *Ads*

Experiment 1 found that color and graphics signal information about quality and credibility for some product categories. Experiment 2 extends this research to ascertain whether...Experts generally agree that larger ads are more likely to be chosen (Berdie 1992; Rouse 1991; Valiente 1973).

H7: Consumers will be more likely to *choose* businesses with larger Yellow Pages *ads* than businesses with smaller ads.

Businesses placed closer to the beginning of a listing have a higher chance of being viewed than businesses placed near...

...the large data set of all 124 chosen and unchosen alternative businesses in each product category for each subject. The data set contained 3,072 *choices* (1 test *ad* x 8 product categories x 384 subjects). Choice was coded as a binary variable.

Results for Experiment 2

Again results show that the affect for analysis was to summarize the data set from the responses to the 15-scale questionnaire using principal *factor* analysis. The squared *multiple* correlations were used as the prior communality estimate. A principal factor analysis with varimax

rotation identified three factors--expertise, perceived risk, and product class knowledge...
...characteristics systematically varied for the test ad (color, graphics, ad size, and order in the product category heading). The choice data set contained 3,072 *choices* (1 test *ad* x 8 product categories x 384). Choice was coded as a binary variable. The binary data were analyzed with logistic regression models using SAS software...2.6) color *
Higher values are more favorable 14.1 (4.1) BW
(*)Identifies significant differences between means (p(less than).05).
Table 2 Logistic *Regression* Model

Variable	DF	*Parameter* Estimate	Standard Error	Wald Chi-Square
Intercept	1	-3.78	.31	146.72
Size	1	.04 *	.02 *	6.45 *
Page	1	-.06	.07...	

18/K/77 (Item 17 from file: 148)

13462791 SUPPLIER NUMBER: 74992206 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Incentives and yield management in improving productivity of manufacturing facilities.
June, 2001
WORD COUNT: 9004 LINE COUNT: 00918

INDUSTRY CODES/NAMES: BUSN Any type of business; ENG Engineering and Manufacturing
DESCRIPTORS: Industrial engineering--Technique; Engineering economy--Technique; Costs, Industrial--Management; Nonlinear programming--Usage; Manufacturing industry--Management
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: E241130 (Productivity, Manufacturing)
FILE SEGMENT: AI File 88

... 1, 2,...,m
and j = 1, 2,...,n. (1)
The incremental increase in sales over the initial pre-incentives' sales is equal to a constant *factor*, ((alpha).sub.ij) *multiplied* by the amount of financial rewards offered to sales staff, raised to the power of a constant. Elimam and Dodin (1995) originally developed this empirical... in Tables 1-4, are classified based on their source. A classification is indicated after the name of each parameter in the four tables. The *parameters* that were estimated using *regression* on collected field data are followed with an (F) in the first column. On the other hand, parameters that are followed with (R) and (MTM...products.
5.2.3. Sensitivity analysis
The foregoing results identify several questions that could be best answered by analyzing the sensitivity of the solution to *changes* in the input *parameters*. These include:
* the impact of changes in capacity segmentation among the four rate classes on utilization and the corresponding net revenues;
* the impact of expanding...

...is used to compute a portion of those incentives.
(2) The percentage improvement in productivity for each product. Management could select a weighting factor to *decide* on the portion of *incentives* that will be determined based on the product contributions to extra net revenues. The remaining portion would then be based on the percentage productivity improvement...

18/K/78 (Item 18 from file: 148)

13396304 SUPPLIER NUMBER: 70037082 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Explaining Gendered Responses to "Help-Self" and "Help-Others" Charity Ad

Appeals: The Mediating Role of World-Views.(Industry Overview)
Fall, 2000
WORD COUNT: 9437 LINE COUNT: 00835

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Advertising--Research; Charities--Advertising; Sex differences--Research; Consumer behavior--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9914200 (Advertising Management)
EVENT CODES/NAMES: 310 Science & research
FILE SEGMENT: MC File 75

... was designed to test for differences in absolute evaluative judgment and H2 for differences in comparative evaluative judgments (i.e., when subjects are asked to *choose* between *ads*).

H2: Females will prefer the help-others ad to the help-self ad and males will prefer the help-self ad to the help-others...
...x 2 factorial experimental design was used. Ad manipulations were within subject (subjects saw both ads) and self-reported biological sex was a between-subjects *factor*. In *addition*, the order in which the ads appeared was counterbalanced, such that half of the subjects viewed the help-others ad first and half viewed the...appeals was given to respondents. This measure was included to discover comparative judgments similar to cross-testing procedures (Tapp 1998) and consisted of six forced-*choice* *ad* comparison ratings developed by Snyder and DeBono (1985) but slightly modified to fit this target product, plus an additional question added for this study. Questions...significant (F 1,157=27.74, p(less than).001) and confirmed that women (mean score=25.82) reported higher caring scores than men (mean *score*=21.40). Also, a logistic *regression* of the dichotomous ad preference as dependent variable and sex as predictor confirmed the findings of Study One (chi-square=3.64, p=.056). Again...

18/K/79 (Item 19 from file: 148)

13395715 SUPPLIER NUMBER: 69757882 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A comparative analysis of the price-process model of mortgage valuation.(Statistical Data Included)
Spring, 2000
WORD COUNT: 10110 LINE COUNT: 00849

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting
DESCRIPTORS: Prices--Models; Mortgages--Prices and rates; Options (Finance)--Analysis
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9912130 (Econometrics & Model Building)
FILE SEGMENT: TI File 148

... be jointly lognormally distributed. The volatility of each interest rate and the correlation between short and long rates are estimated using historical data, while the *parameter* for the mean *change* in interest rates is estimated by finding the value that best fits the Treasury yield curve after applying an exponential spline fitting process to current...are similar to those obtained with linear interpolation when both are estimated from the same raw data. (8)

For the interest-rate-process model, the *statistical* *parameters* used to simulate future interest-rate paths employ the past volatilities of the 1-year Treasury rates (the short-term interest rate) and of the... choice of which pool to deliver in a transaction is usually left with the seller, who may choose from any GNMA pool with the given *coupon*, and who would optimally *choose* the least valuable pool to deliver (with the least valuable pool being the one with the highest expected refinancing rate). The models are therefore pricing...

...trends in prepayments that might reflect special burn-out factors (Kau & Keenan, 1995). Stanton (1995) has developed an interest-rate-process model that incorporates these *additional* *factors*, while new *parameters* for the percentage of mortgagors who optimally prepay in a timely manner would have to be reestimated to incorporate such factors into the price-process ...

...defaults lead to prepayments on GNMAs, such prepayments represent a very small portion of total prepayments, and it is felt that any attempt to incorporate *additional* *factors* to estimate them would not increase the accuracy of the models (and might even decrease their accuracy because of additional noise and estimation error), especially...

18/K/80 (Item 20 from file: 148)

13395693 SUPPLIER NUMBER: 69676628 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Price of Change: The Role of CEO Compensation in Strategic Variation and Deviation From Industry Strategy Norms.(Brief Article)
Nov, 2000
WORD COUNT: 9641 LINE COUNT: 00874

INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business
DESCRIPTORS: Executives--Salaries, benefits, etc.
GEOGRAPHIC CODES/NAMES: 1USA United States
EVENT CODES/NAMES: 280 Personnel administration
FILE SEGMENT: MC File 75

... by the firm or its industry, respectively, makes firm evaluation by stakeholders more difficult. For this reason, Holmstrom (1982b: 338) suggested that firms have an *incentive* to distort project *choice* to those most correlated with the market to assure a benchmark by which outcomes and firm reputation can be evaluated.

Although the above research emphasizes...them to be positively correlated with performance across firms in several different industries. Consequently, to the extent that CEOs' pay influences their choices regarding the *factors* underlying strategic *change*, and ultimately firm performance, my results have important implications for these area of strategy research and practice.

Future Research

An important question raised by this...In additional sensitivity tests, similar results were also obtained using alternative performance measures such as ROE, ROS, and total stock returns.

References

Allison, P. 1990. *Change* *scores* as dependent variables in *regression* analysis. In C. Clogg (ed.), Sociological methodology: 93-114. Oxford: Basil Blackwell.

Amburgey, T., & Miner, A. 1992. Strategic momentum: The effects of repetitive, positional, and...

18/K/81 (Item 21 from file: 148)

13170064 SUPPLIER NUMBER: 70661519 (USE FORMAT 7 OR 9 FOR FULL TEXT)
GENDER AND PROMOTION IN THE ECONOMICS PROFESSION.(bibliography included)(Statistical Data Included)
Jan, 2001
WORD COUNT: 11581 LINE COUNT: 01276

INDUSTRY CODES/NAMES: BUSN Any type of business
DESCRIPTORS: American Economic Association--Surveys; Economics--Employment; Women economists--Employment; Economists--Employment; Employment discrimination--Research
GEOGRAPHIC CODES/NAMES: 1USA United States

PRODUCT/INDUSTRY NAMES: 8525200 (Economics)
NAICS CODES: 54172 Research and Development in the Social Sciences and Humanities
FILE SEGMENT: AI File 88

... and random-effects probit models. Finally, we explore the trend in gender differences over the three decades studied.

Empirical Model

We modify the static discrete-*choice* *promotion* formulation of Winter-Ebmer and Zweimuller (1997) to examine the promotion process of academic economists. Although we have access to repeated observations of the same...2) (X.sub.i)(beta) + ((epsilon).sub.i) (greater than) (Z.sub.i)(gamma) + (v.sub.i).

Equation (2) forms the basis for a discrete-*choice* model of *promotion*. Gender differences in promotion are modeled by including a gender dummy variable in (Z.sub.i) to examine whether women's promotion requirements differ from...the year of the cross-section and the subsequent year (that is, 1964-65, 1974-75, 1985-86, or 1989-90) is used directly or, *alternatively*, *weighted* either by the number of co-authors, a journal quality index, or both. Publication data are gathered from various issues of the AEA Index of...post-Ph.D. experience. (7) Under the null of no unobserved heterogeneity, the pooled cross-section model in equation (A3) provides consistent estimates of model *parameters*.

The second model variant, a *random*-effects probit model, provides estimates that make use of the panel data to control for the possibility that unobserved hetero-geneity is present. In the...specific fixed effects. An Qaxaca-Ransom decomposition (1994) indicates that a lower probability of promotion for women is primarily due to gender differences in the *parameters*. We focus on the *random* effects approach because it permits identification of time-invariant control variables and does not require gender-specific estimates that rely on relatively few observations of...

18/K/82 (Item 22 from file: 148)

13129003 SUPPLIER NUMBER: 70659373 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A Decision Support System for Vendor Managed Inventory.(Brief Article)
Winter, 2000
WORD COUNT: 8963 LINE COUNT: 00782

INDUSTRY CODES/NAMES: RETL Retailing
DESCRIPTORS: Retail industry--Distribution
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 5200000 (Retail Trade)
EVENT CODES/NAMES: 389 Alliances, partnerships
FILE SEGMENT: TI File 148

... system can potentially achieve these same objectives.

This paper makes the following contributions to retailing research in supply chain management. It:

* Combines promotion response and *parameter* *updating* models developed in the marketing and forecasting literature with inventory management and system performance models developed in the management science literature. This is a novel...have the advantage that taking a natural logarithm of Equation (10) results in a linear function of the parameters {(v.sub.1)}, which allows these *parameters* to be estimated by linear *regression*.

The multiplicative sales response model presented in Equations (9) through (13) builds on several studies that have found multiplicative (nonlinear) models to be better than...simple multiplier form (10). Each of these effects has an indicator variable d(k,t) that specifies whether an event k occurs in week t.

Parameter Estimation by Linear *Regression*

By taking the natural logarithm of the multiplicative model (14), we obtain a linear relationship that allows the parameters (gamma), (alpha), (tau), (beta), and (micro...

...the chosen level of aggregation. Table 1 summarizes typical ranges of parameter values and the Adj.-(R.sup.2) values observed over all participating retailers.

Parameter *Updating*

Despite the fact the Adjusted (R.sup.2) values in Table 1 were considered quite good, we found that the weekly sales forecast accuracy during the season could be improved significantly by *updating* certain *parameters*. This might be due to the fact that the *parameters* estimated by *regression* on the previous season's sales data failed to reflect changes in market conditions or promotional strategy for the current season, for example. Furthermore, in...
...regression estimates were often based on sales of similar, but not identical, products in the previous season.

A variety of methods has been used for *parameter* *updating* in retail sales forecasting systems. Exponential smoothing, originally developed for inventory management by Brown (1962), is the basis for *parameter* *updating* in IBM's INFOREM inventory management system, which is used by a number of retailers. For a more recent treatment of exponential smoothing, see Nahmias (1997, Chapter 2).

Smith et al. (1994) developed a discounted least squares method for simultaneous *updating* of *multiple* model *parameters* and tested it in a retail sales forecasting application. This method reduces to exponential smoothing in the one-dimensional case. Nahmias (1997, p. 294) also...

...least squares and simple exponential smoothing methods were tested on the historical data in a number of our applications. Although discounted least squares adapts to *parameter* *changes* more quickly and provides more accurate forecasts, it also tends to cause greater fluctuations in the parameter values and requires a matrix inversion for implementation...

...used to provide a 60 week forecast for the vendor's production planning. Because this requires stable parameter estimates, we chose exponential smoothing methods for *parameter* *updating* rather than discounted least squares.

The choice of which *parameters* to *update* was based on which parameters were the most significant explanatory variables. In the table below, as indicated, each product has its ...own Base Sales parameter (S.sub.0). Common seasonal effects V(t) and elasticities {(v.sub.i)}are used for all products pooled in the *regression*. However, the price response *parameter* (gamma) in (14) is updated separately for each product, due to its significance. Since the regression estimates of price response may suffer somewhat due to pooling, *parameter* *updating* through exponential smoothing reduces the averaging effects of pooling and mimics, in some respects, the results of using shrinkage estimators (Blattberg and George, 1992).

THE...

...for the VMI system was designed to support three user activities: (1) selecting and fitting a forecasting model to historical data; (2) sales forecasting and *parameter* *updating*; (3) performance analysis. Working with a team of buyers and database designers, the authors designed the user interface and developed the software for the first...

...view all the supporting details for "suspicious" weeks. This helps the analyst detect and correct the data integrity problems and leads to a more accurate *regression* estimation of the *parameters*.

Determining the Forecasting Model and *Updating* the *Parameters*

For each new retailer, the first step is to specify the form of the response model (14) and determine the initial model *parameters* by linear *regression*. The user first selects the products to be pooled for the analysis and the promotional factors (e.g., newspaper ad size, radio or TV time...

...different combinations and compares their R-square values in the regression until a satisfactory model is developed. Once the final form of the model is *decided* upon, the *promotional* factors and their model

forms are stored in a parameter data table. This allows the different models for each retailer's set of products to...models to work in practice. For example, even when the regression was successful in fitting the sales forecasting model to the previous years' sales data, *updating* of certain model *parameters* improved the forecast by adapting to the changing sales rates in the current year. Storing each component of the model (both its form specification and parameters) as data in a large relational database allowed the DSS to manage literally hundreds of econometric models. *Parameter* *updating* occurred automatically each week, subject to review by the vendor's analysts. The DSS software automated much of the econometric work and then interacted with...
...sales forecasting models across a spectrum of retail accounts that we believe can be applied to other retail forecasting and VMI applications. These include:

(1) *Updating* certain key *parameters* noticeably improved the accuracy of the weekly sales forecasts, even when the regression fit was quite good. Base sales and price response were the most important *parameters* to *update* in our experience;

(2) Increasing the number of response factors in the forecasting model beyond two or three tended to provide higher adjusted R-square...50

Medium	M	0.00 to 1.30
Large	L	0.00 to 2.00
Adj. (R.sup.2) values		0.75 to 0.93

Parameter Estimation and *Updating* Rules

	Parameter Estimation	*Parameter* *Updating*
Base Sales	Different by product	Weekly by product
Price Response	Same for all pooled products	Weekly by product
Factors Other than Price	Same for all...	

18/K/83 (Item 23 from file: 148)

13087479 SUPPLIER NUMBER: 68648889 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Asymptotic Distribution of P Values in Composite Null Models.(includes comments and reply)(Statistical Data Included)

Dec, 2000

WORD COUNT: 28164 LINE COUNT: 02452

DESCRIPTORS: Asymptotic distribution (Probability theory)--Models; Bayesian statistical decision theory--Usage

GEOGRAPHIC CODES/NAMES: 1USA United States

PRODUCT/INDUSTRY NAMES: 8524300 (Statistics)

NAICS CODES: 54171 Research and Development in the Physical, Engineering, and Life Sciences

FILE SEGMENT: TI File 148

... discussions of the asymptotic distribution of tests of fit for a null model (H.sub.0): f(x; (theta)), (theta) (epsilon) (theta) restrict attention to *statistics* t(X) such as the *score*, likelihood ratio, or Wald test of the hypothesis (psi) = 0 in a larger model (2a)-(2b), or general chi-squared goodness-of-fit statistics, which...and 2 together. The asymptotic normality of t(X, (theta)) remains a basic assumption. Now if t(X, (theta)) is allowed to depend on an *additional* *parameter* (theta), then it is natural to ...Ph.D. dissertation, Harvard University, Dept. of Statistics.

Glickman, M. E., and Stern, H. S. (1998), "A State-Space Model for National Football League (NFL) *Scores*," Journal of the American *Statistical* Association, 93, 25-35.

Jeffreys, H. (1961), Theory of Probability (3rd ed.), London: Oxford University Press.

Rubin, D. B. (1981), "Estimation in Parallel Randomized Experiments
...These articles are excellent examples of this third way.

Nonuniformity. Strict frequentists may prefer to define the p value

as the supremum (over the nuisance *parameter*) of the probability of the *statistic* exceeding its observed value. This notion may be necessary for developing confidence intervals, but for goodness-of-fit it is pointlessly conservative.

3. AN EXPERIMENT...designed for (p.sub.cpred), and one could say that introducing a N((micro), ((sigma).sup.2)) model as an encompassing model is a further *ad* hoc device. Even the *choice* of L(0) as a reference value in the example could be questioned, although its use could be also justified in terms of robustness. In...

18/K/84 (Item 24 from file: 148)

12348172 SUPPLIER NUMBER: 62003475 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Building Code Enforcement Burdens and Central City Decline.
Spring, 2000
WORD COUNT: 12388 LINE COUNT: 01404

INDUSTRY CODES/NAMES: ENG Engineering and Manufacturing; LAW Law
DESCRIPTORS: Urban Land Institute
FILE SEGMENT: MC File 75

... work that directly addresses factors that explain differences in construction activity among central cities and their metropolitan areas. Given this, we based our selection of *additional* explanatory *factors* upon the more general literature and our ideas about key decision-making considerations for developers. In particular, a central premise was that developers base investment...friendly 9.1

Enforcement strategy (b)
Strict Base case
Creative -1.7
Facilitative 7.3
Accommodative 9.0
Enforcement level of effort (c)
Stronger .3
Commercial
rehabilitation
Enforcement *choices*
Value of units Number of buildings
Enforcement philosophy (a)
More business friendly 8.8 3.6
Enforcement strategy (b)
Strict Base case Base case
Creative...Annual series. Washington, DC: Author
U.S. Department of Justice, Federal Bureau of Investigation. (1992). Uniform crime reports for 1990. Series 55100. Washington, DC: Author.
Multiple *regressions* of *factors* affecting contractor commitment to comply with building standards and overall degree of compliance attained.
Unstandardized regression coefficients
Contractor commitment to comply
Variable
Constant 76.24...

18/K/85 (Item 25 from file: 148)

12346466 SUPPLIER NUMBER: 60582485 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Selected Papers.
Dec, 1999
WORD COUNT: 29929 LINE COUNT: 02680

INDUSTRY CODES/NAMES: AGRI Agriculture, Fishing and Tobacco

FILE SEGMENT: TI File 148

... price versus nonprice incentives for U.S. poultry exports. A comparative static simulation framework is specified. Export and advertising elasticities are estimated using time-varying *parameter* *regression*. The results from this study provide information regarding the effective promotion of poultry exports.

Topics Dealing with Risk and Uncertainty (Amos Bechtel, Louisiana State University in El Salvador." Jeffrey Hopkins (USDA/ERS), Douglas Southgate, and Claudio Gonzales-Vega (Ohio State Univeristy)

Household survey data and a recursive *regression* model are used to analyze *factors* influencing interrelated choices among livelihood strategies and soil conservation measures. Our approach avoids biases inherent in a partial examination of erosion-control decisions. We find... scenarios. A tobit model was used to estimate a demand model. To determine the probability of purchase, a probit model was estimated.

"The Impact of *Promotion* and Advertising on *Choice* of Fruit Category and Apple Variety: A Latent Class Approach." Timothy Richards and Paul Patterson (Arizona State University)

This study applies a latent class estimation...of the agricultural sector consistent with the neoclassical explanation. We utilize a production theory approach to analyze the effect of changes in relative prices, relative *factor* endowments, and technical *change* on the share of agriculture in GDP in Taiwan.

"Inefficiency in the Allocation of Public Agricultural Investment in China." Andrew Estrin (University of California-Davis...

18/K/86 (Item 26 from file: 148)

12156742 SUPPLIER NUMBER: 62003518 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Estimating the Health Impact of Industry Infant Food Marketing Practices in the Philippines.

Feb, 2000

WORD COUNT: 10811 LINE COUNT: 01040

INDUSTRY CODES/NAMES: BUSN Any type of business; INTL Business, International

FILE SEGMENT: TI File 148

... is included in the diarrhoea equation, as is the child's growth over the previous period (measured by weight velocity, which is defined as percentage *change* in *weight* over the period). Feeding choices for this paper are measured by dichotomous variables that describe a pattern of feeding the mother is using at each...cent of the infants at age two months and 11.7 per cent and 19.4 per cent at ages four and six months respectively. *Weight* velocity (percentage *change* in *weight*) was used as a general proxy of the child's growth and health and is used as an explanatory variable for diarrhoea.

Marketing

In the...we kept adding points of support to both the community and individual heterogeneity distributions until the improvement in the likelihood function was less than the *additional* number of *parameters* estimated. The final model had four points of support for the community heterogeneity and seven points for the individual heterogeneity. As additional points were added...will not repeat that entire discussion here. In general, economic factors play an important role. Families with higher incomes and education are more likely to *choose* patterns involving *commercial* feeding products, as are urban mothers. In general, higher formula prices discourage the use of commercial feeding products while marketing activities have positive effects on...

0.007	0.121	-0.058	
feedb	0.204	0.135	1.497
constant	-3.356	0.479	-7.005

Weight Velocity Equation

DEPENDENT VARIABLE *weightvl*

Variable	Coefficient	Standard Error	t *Statistic*
12	-0.916	0.021	-43.033
13	-1.753	0.023	-76.836
urban	-0.023	0.024	-0.972
motgrd	0.008	0...	

18/K/87 (Item 27 from file: 148)

12142850 SUPPLIER NUMBER: 61501513 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Selected Papers.(on agricultural economics)
Dec, 1999
WORD COUNT: 29929 LINE COUNT: 02680

INDUSTRY CODES/NAMES: AGRI Agriculture, Fishing and Tobacco; BUSN Any type of business
DESCRIPTORS: Agriculture--Economic aspects; Agricultural research--Publishing
GEOGRAPHIC CODES/NAMES: 1USA United States
FILE SEGMENT: TI File 148

... price versus nonprice incentives for U.S. poultry exports. A comparative static simulation framework is specified. Export and advertising elasticities are estimated using time-varying *parameter* *regression*. The results from this study provide information regarding the effective promotion of poultry exports.

Topics Dealing with Risk and Uncertainty (Amos Bechtel, Louisiana State University Salvador." Jeffrey Hopkins (USDA/ERS), Douglas Southgate, and Claudio Gonzales-Vega (Ohio State Univeristy)

Household survey data and a recursive *regression* model are used to analyze *factors* influencing interrelated choices among livelihood strategies and soil conservation measures. Our approach avoids biases inherent in a partial examination of erosion-control decisions. We find... scenarios. A tobit model was used to estimate a demand model. To determine the probability of purchase, a probit model was estimated.

"The Impact of *Promotion* and Advertising on *Choice* of Fruit Category and Apple Variety: A Latent Class Approach." Timothy Richards and Paul Patterson (Arizona State University)

This study applies a latent class estimation...of the agricultural sector consistent with the neoclassical explanation. We utilize a production theory approach to analyze the effect of changes in relative prices, relative *factor* endowments, and technical *change* on the share of agriculture in GDP in Taiwan.

"Inefficiency in the Allocation of Public Agricultural Investment in China." Andrew Estrin (University of California-Davis...

18/K/88 (Item 28 from file: 148)

11172680 SUPPLIER NUMBER: 55072914 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The uncertain relationship between board composition and firm performance.
May, 1999
WORD COUNT: 18733 LINE COUNT: 01685

INDUSTRY CODES/NAMES: BUSN Any type of business; GOVT Government and Law; LAW Law
DESCRIPTORS: Corporations--Management; Corporate directors--Powers and duties; Profit--Analysis
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9900010 (Corporations)
FILE SEGMENT: LRI File 150

... R&D spending, rather than an effect of whatever made the company R&D intensive, there would be no clear performance implications from this result.

FACTORS AFFECTING *CHANGES* INBOARD COMPOSITION

An important question in evaluating how board composition affects firm performance is the extent to which board composition is endogenously related to performance...assess whether boards may be too large is to examine the factors that affect board size. Firms with strong insider control--and therefore perhaps greater *incentive* to *choose* optimal board size--tend to have smaller boards. For example, Gertner and Kaplan report that firms that have undergone reverse leveraged buyouts (undergone a leveraged...with confidence whether there is not only correlation but causation running from highly independent boards to worse firm performance. It is always possible that some *additional* *factor*, left out of the *regressions*, can explain both why certain firms perform poorly or grow more slowly and why these firms have a high degree of board independence.

One possibility...that board structures may be suboptimal--too heavily weighted toward independent directors. This would be in tension with the general truism that market forces provide *incentives* for firms to *choose* good governance structures. Why then would firms depart from optimal governance in this instance?

It is not hard to develop explanations for why firms might...

18/K/89 (Item 29 from file: 148)

11122063 SUPPLIER NUMBER: 54895735 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Patient assessments of hospital maternity care: a useful tool for consumers?

June, 1999

WORD COUNT: 5577 LINE COUNT: 00462

INDUSTRY CODES/NAMES: BUSN Any type of business; HLTH Healthcare - Medical and Health

DESCRIPTORS: Patient satisfaction--Research; Maternity stays--Evaluation; Medical care--Evaluation; Hospital care--Evaluation

FILE SEGMENT: TI File 148

...AUTHOR ABSTRACT: had little effects on hospitals' scores. Conclusions. The findings indicate that patient assessments of care may be a sensitive measure for discriminating among hospitals. In *addition*, hospital *scores* are reproducible and not substantially affected by case-mix differences. If our findings regarding patient assessments are generalizable to other patient populations and delivery settings...

... using the chi-square test for categorical variables and the t-test for continuous variables. Second, to understand the impact of patient mix on hospital *scores* for the three scales, linear *regression* analyses were used to determine the variance ((R.sup.2)) in patient assessments explained by the following patient characteristics: age, race (white versus nonwhite), health...be established.

Implications

The findings of this study have important implications for the use of patient assessments in directing the purchase of healthcare and the *promotion* of consumer *choice*. The data indicate that patient assessments of care are useful in differentiating hospitals. However, the degree to which consumers will use the data is uncertain...

18/K/90 (Item 30 from file: 148)

10744529 SUPPLIER NUMBER: 53566883 (USE FORMAT 7 OR 9 FOR FULL TEXT)

OECD economic surveys.(Organization for Economic Co-Operation and Development)

Nov, 1998

WORD COUNT: 61673 LINE COUNT: 04927

SPECIAL FEATURES: illustration; 3; 6

INDUSTRY CODES/NAMES: BUSN Any type of business; INTL Business,

International
DESCRIPTORS: Organization for Economic Cooperation and Development--Surveys; Industrial nations--Economic aspects; Organization for Economic Cooperation and Development countries--Economic aspects
PRODUCT/INDUSTRY NAMES: 9622000 (Organization for Econ Co-op & Dev)
FILE SEGMENT: TI File 148

... does not point to any significant changes in seniority-based pay arrangements. More recently, however, a number of large companies have announced changes in pay *determination*, giving more *weight* to individual performance than length of service (see Chapter III).

Surveys of companies show that while they plan increasingly to base their pay and promotion...any other G7 country except the United Kingdom.

174. Corporate governance in Japan was reviewed in detail in OECD Economic Surveys, Japan (1996).

175. An *additional* *factor* contributing to managerial risk aversion is the change in the nature of the post of company president. Itami (1995) reports that the president's tenure...the planned acquisition of a majority of shares in Nissan Diesel.

Hanshin Bank announced a merger with Midori Bank as of April 1999.

The Cabinet *decided* the Decentralisation *Promotion* Plan.

The Diet passed the revised Fiscal Structural Reform Act, which introduced a cyclical flexibility clause and postponed the target year for consolidation to FY...

18/K/91 (Item 31 from file: 148)

10739852 SUPPLIER NUMBER: 53536312 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Constructive Consumer Choice Processes.
Dec, 1998
WORD COUNT: 27067 LINE COUNT: 02361

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Consumer preferences--Research; Consumer behavior--Research
PRODUCT/INDUSTRY NAMES: 9914412 (Consumer Behavior)
FILE SEGMENT: MC File 75

... of preferences in memory when making a choice and also asserts that preferences are not necessarily generated by applying some invariant algorithm such as a *weighted* *adding* model (Tversky et al. 1988). Rather than one invariant approach to solving choice problems, consumers appear to utilize a wide variety of approaches, often developed...price, safety, and horsepower of car A in order to form an overall valuation of that car. Many standard models of decision making (e.g., *weighted* *adding*) assume *alternative*-based processing, although attribute-based processing is often easier (Tversky 1972).

Finally, an important distinction among strategies is the degree to which they are compensatory...

...There are many different decision strategies, and these strategies can be characterized by the above aspects of choice processing. One classic decision strategy is the *weighted* *adding* strategy. Assume that the consumer can assess the importance of each attribute and assign a subjective value to each possible attribute level. Then the *weighted* *adding* strategy consists of considering one alternative at a time, examining each of the attributes for that option, multiplying each attribute's subjective value times its importance *weight* (e.g., *multiplying* the subjective value of average reliability in a car times the importance of a car's reliability), and summing these products across all of the attributes to obtain an overall value for each option. Then the alternative with the highest value would be chosen. *Weighted* *adding* is therefore characterized by extensive, consistent (not selective), alternative-based, and compensatory processing. Because *weighted* *adding* is extensive, compensatory, and involves explicit trade-offs, it is often

considered to be more normatively accurate than heuristics that do not possess these characteristics (Frisch and Clemen 1994). *Weighted* *adding* , however, potentially places great demands on consumers' working memory and computational capabilities. Nevertheless, *weighted* *adding* is the decision model that underlies many of the techniques used by market researchers to assess preferences.

The lexicographic strategy provides a good contrast to *weighted* *adding*: the *alternative* with the best value on the most important attribute is simply selected (assuming that there are no ties on this attribute). If a consumer believed...

...and the extensiveness and selectivity of processing will vary depending on the exact pattern of elimination of options.

The equal weight strategy, a variation on *weighted* *adding*, considers all of the alternatives and all of the attribute ...the attribute values for that option, and the alternative with the highest value is selected. The equal weight strategy is thus a special case of *weighted* *adding* if unit *weights* are assumed. The equal weight strategy has often been advocated as a highly accurate simplification (Dawes 1979). Processing is extensive, consistent, alternative based, and compensatory...

...strategy combination is an initial use of EBA to reduce the choice set to two or three options followed by a compensatory strategy such as *weighted* *adding* to select from among those remaining.

The strategies presented thus far have been those most commonly addressed in consumer research; they range from *weighted* *adding* to more heuristic strategies such as EBA that process information in a more selective and noncompensatory fashion. However, recent work utilizing more perceptual approaches (e...

...AL

EBA	Variable	S	AT
EQW	Extensive	C	AL
MCD	Extensive	C	AT
FRQ	Variable	Variable	AL
CCM	Variable	C	Both AT, AL

NOTE.--WADD = *weighted* *adding*; LEX = lexicographic; ...That is, different strategies will be more or less accurate, effortful, emotionally wrenching, or easy to justify in a given choice environment. For example, the *weighted* *adding* strategy may tend to be accurate, effortful, and potentially more emotionally difficult because it requires making trade-offs, which may be emotion laden in some situations. It is less clear how *weighted* *adding* would fare in terms of ease of justification; its thorough processing would aid justification, but the many subjective trade-offs required could hinder justification. Elimination...attribute has been found, and then reading the values for the options on that attribute and comparing them until the largest value is found. A *weighted* *adding* strategy could be thought of as reading *weights* and values, *multiplying* the two, moving on to the next *weight* and value and *multiplying* them, adding the products, and so on. Thus, for any given strategy, a representation in terms of EIPs can be developed. When the given strategy ...

...weighted counts of the EIPs characterizing that strategy (Bettman, Johnson, and Payne 1990).

The accuracy of a decision strategy can be defined by using the *weighted* *adding* model, which is a normative model in that it specifies how individuals can best reflect their preferences if certain assumptions about those preferences are met (Keeney and Raiffa 1976). A decision process that selects the same option as the *weighted* *adding* rule is therefore an accurate process. Accuracy can also be defined by avoidance of choice patterns such as intransitivities or selection of dominated options. Finally, accuracy can be defined by examining properties of the decision process. Choice processes such as *weighted* *adding* that are both compensatory and extensive, utilizing all relevant information, are typically considered more normative (Frisch and Clemen 1994); see Hammond

(1996) for a discussion...Also, work to date has not adequately taken the difficulty of implementing strategies into account. For instance, computational errors are more likely for strategies like *weighted* *adding* than for the lexicographic heuristic; errors in keeping one's place in the process may be more likely for strategies such as EBA, where the...

...used, consider the hypothetical example shown in Figure 1. This figure shows the average accuracy (measured in terms of the percentage attained of the optimal *weighted* *adding* value) and average effort (in total EIPs) for five strategies: *weighted* adding, lexicographic, EBA, equal *weight*, and *random* choice. A preference function (reflecting the decision maker's relative emphasis on the goals of accuracy and effort) has also been shown; although it has...

...of the preference function. For example, as the preference function became less steep (reflecting a greater relative desire for accuracy), the consumer would eventually select *weighted* *adding*; if it were made more steep (reflecting a greater relative concern for effort), the consumer could eventually select EBA or even random choice. Research supports... showing that the relative accuracy of heuristics is fairly robust over changes in the number of alternatives, that the relative accuracy of heuristics other than *weighted* *adding* is sensitive to the number of attributes, and that the effort required to implement other heuristics increases much less rapidly with problem size than the effort required for *weighted* *adding*. Thus, heuristics other than *weighted* *adding* will appear relatively more efficient as the number of alternatives increases; in addition, selective, attribute-based heuristics such as lexicographic and EBA also appear relatively...predicted based on accuracy and effort concerns. Effort is essentially fixed under time pressure. Payne et al. (1988) also show that accuracy decreases markedly for *weighted* *adding* under severe time pressure because there is not enough time to complete processing, yet the accuracy of attribute-based heuristics such as lexicographic and EBA...

...one attribute in order to get more of another attribute.

Bettman et al. (1993) show that many simplifying heuristics become less accurate, compared to the *weighted* *adding* model, when interattribute correlations become more negative. Thus, if accuracy concerns are salient, our framework predicts that consumers may shift to more extensive, less selective...

...correlation, but replication in a consumer context is needed. Widing and Talarzyk (1993) provide suggestive evidence supportive of the hypothesized relationship between use of the *weighted* *adding* strategy and correlation. They showed that a decision aid that provided weighted average scores using importance weights provided by the user was highly favorably evaluated...likely to elicit negative emotion by highlighting difficult trade-offs in the latter case. To summarize:

Proposition 2.5: Consumers engage in processing more like *weighted* *adding* (more extensive, less selective, and more alternative based) under negative interattribute correlation in less emotional decision tasks.

Completeness of Information. Consumers may wish to have...to increase the intensity of their behavior (i.e., working harder) without necessarily changing the direction of that behavior (i.e, working smarter). However, providing *incentives* and feedback over repeated *choices* does appear to reduce preference reversals (Cox and Grether 1996).

The analysis of response mode effects within our framework is more speculative than the analyses...based heuristics.

Proposition 2.4: Consumers weight negative information more heavily under time pressure.

Attribute Correlation

Proposition 2.5: Consumers engage in processing more like *weighted* *adding* (more extensive, less selective, and more alternative based) under

negative interattribute correlation in less emotional decision tasks.
Completeness of Information
Proposition 2.6: Consumers may...

18/K/92 (Item 32 from file: 148)

10698883 SUPPLIER NUMBER: 53406391 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Assessment of Infant Sleeping Position- Selected States, 1996.(From the Centers for Disease Control and Prevention)
Dec 9, 1998
WORD COUNT: 1731 LINE COUNT: 00142

INDUSTRY CODES/NAMES: BUSN Any type of business; HLTH Healthcare - Medical and Health
DESCRIPTORS: United States. Centers for Disease Control and Prevention--Reports; Sudden infant death syndrome--Prevention; Sleep positions--Demographic aspects
FILE SEGMENT: MI File 47

... How do you put your new baby down to sleep most of the time?" Response categories included on the baby's side, back, or stomach. *Statistical* *weights* were applied to account for sampling probability, nonresponse, and sampling frame coverage in each state. The state-specific response rate to the entire questionnaire ranged...

...responded to the questionaire, the rate of decline since 1992, or the distribution of factors (i.e., maternal age, education, parity, and exposure to health-*promotion* messages) related to the *choice* of infant position.
Infants aged (equal to or greater than)16 weeks were more likely to be placed on their stomach than were infants in...in the home((6)(8)(9)). Decreasing the difference in SIDS rates in high-risk populations will require new educational efforts and the identification and *modification* of the risk *factors* that contribute to the disparity i n mortality.
References
1. CDC. Sudden infant death syndrome--United States, 1989-1994. MMWR 1995;45:559-63.
2...

18/K/93 (Item 33 from file: 148)

10423242 SUPPLIER NUMBER: 21061040 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A discrete optimization model for seasonal merchandise planning.
Summer, 1998
WORD COUNT: 9732 LINE COUNT: 00798

SPECIAL FEATURES: table; graph; illustration
INDUSTRY CODES/NAMES: BUSN Any type of business; RETL Retailing
DESCRIPTORS: Merchandising--Models; Retail industry--Planning; Seasonal industries--Planning; Sales promotions--Models
PRODUCT/INDUSTRY NAMES: 5200000 (Retail Trade); 9912100 (Planning)
FILE SEGMENT: TI File 148

... objective function with quadratic penalties cannot accommodate the nonlinear sales response model, seasonal factors and constrained profit maximization that are considered here.
Considering only discrete *choices* of markdowns and *ad* types allows our seasonal planning model to be optimized by mixed integer programming. This formulation can easily include other decision variables such as beginning inventory...

...potential to optimize across multiple products, if the necessary cross elasticity information can be obtained. Based on our discussions with

retailers, we believe that discrete *choice* sets for prices and *ads* and capturing uncertainty by a few distinct market scenarios is consistent with their current planning approaches.

RESPONSE MODEL FORMULATION

This section develops a response model...

...choices, e.g., a full page, half page, copy box or line list. For a given product and week of the season, the buyer thus *chooses* the discrete *promotional* variables

(P.sub.i) = unit price for markdown i, i = 1, . . ., m, and,
(A.sub.j) = ad size (or cost) for ad type j, j...

...correspond to no product specific advertising. The effects of any general media advertising do not appear in our model, but could be included as an *additional* *multiplicative* *factor*.

Department store sales tend to be highly seasonal, with Christmas and the back-to-school seasons being the strongest sales periods for many classes of...

...specified later in equation (26). When there is no markdown or advertising, i.e., i, j = 0, then ((Rho).sub.00) (t) is simply the *multiplicative* seasonal *factor*.

The existence of a sales response function of the form ((Rho).sub.ij) (t) relies on the following assumption, which is discussed in detail below ...passes. The number of variables estimated by the regression was sufficiently small that the regressions could also be performed on the spreadsheet, using the Excel *Regression* Tool. The seasonal *factors* S(t) are shown at the left of the Tables 4-7, which display the optimization results. Alternatively, the seasonal coefficients, base sales and response ...a larger expected profit. The average ad size also increased more or less linearly with ad sensitivity, with one spike caused by the limited discrete *choices* of *ad* size. As the *ad* elasticity increases toward one, the ad response curve becomes less concave, thus increasing the optimal ad size.

The average price markdown depends nonlinearly on the...

...surprising, however, that the changes in gross margin are no more than 5%. This is further evidence that the objective function is fairly insensitive to *parameter* *changes*. Inventory also decreases when the uncertainty lasts longer but there are some bumps due. to integer effects. The decrease occurs because there are fewer weeks...planning methods.

Using early promotions to learn about demand poses an interesting set of research questions. Models exist (e.g., Smith et al., 1994) for *updating* the response *parameters* based on the observed sales each week. Intuitively, it seems that the model should learn about the elasticity parameters more quickly when promotions are held. Thus, conceptually, it is desirable to consider the combined objectives of profitability and learning in *choosing* the *promotional* plan. This clearly introduces intertemporal effects that would greatly complicate the model and the current optimization procedure may not be feasible. Since computational difficulty constrains...

18/K/94 (Item 34 from file: 148)

10419576 SUPPLIER NUMBER: 21057311 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Environmental quality preference and benefit estimation in multinomial probit models: a simulation approach.
August, 1998
WORD COUNT: 5407 LINE COUNT: 00491

SPECIAL FEATURES: table; illustration
INDUSTRY CODES/NAMES: AGRI Agriculture, Fishing and Tobacco; BUSN Any type of business
DESCRIPTORS: Fishing--Models; Logits--Models; Environmental policy--Economic aspects; Maximum likelihood estimates (Statistics)--Usage

FILE SEGMENT: TI File 148

AUTHOR ABSTRACT: Simulated maximum likelihood is used to estimate a *random* *parameter* multinomial probit model of destination choice for recreational fishing trips, formulated to accommodate varying tastes and varying perceptions of environmental quality across individuals. The restricted...

...to be markedly lower (higher) when heterogeneous preferences are taken into account. Key words: benefit of environmental site quality change, bootstrapping procedure, Krinsky-Robb procedure, *random* *parameter* and constant *parameter* multinomial probit models, recreational fishing, simulated maximum likelihood estimation.

... the pattern of substitutability across alternatives and makes the model less likely to reflect reality. Although the nested logit model relaxes the IIA assumption, the *choice* of nest structure can be *ad* hoc and the pattern of correlations admitted by the model is limited because the IIA assumption is still maintained within each nest.

More importantly for...

...the same marginal utility of site quality for all individuals. To reflect varying marginal utility, or varying tastes, for site quality, one can specify a *random* (or varying) *parameter* model with ((Beta).sup.i) = (Beta) + ((Delta).sup.i), where (Beta) is the average taste and ((Delta).sup.i) represents individual-specific taste variations. ((Beta...

...random variable.(1) Heterogenous tastes for site quality can thus be accommodated as (Mathematical Expression Omitted).(2) Econometrically, this is most easily implemented as a *random* (or varying) *parameter* multinomial probit (VPMNP) model, by assuming that (Delta) and (Epsilon) are independent and that each of them follows a multivariate normal distribution.

Although Hausman and Wise investigated transportation mode choice using the *random* *parameter* specification, their study was limited to investigating three alternatives. The limited computing power and econometric estimation methods available at that time made it impractical to...

...LR-statistic will bias the test (see Bartholomew or Barlow et al, among others). In this paper, we develop a procedure to simulate the LR-*statistic* for testing the varying *parameter* specification in the VPMNP model under the non-negativity restrictions.

In addition, when the site-choice model is applied to recreational fishing, we are interested...

...recursive normal simulator, known as the GHK sampling method(3) (see Hajivassiliou or Keane (1993, 1994) for an exposition of the method). The restricted LR-*statistic* for testing the varying *parameter* specification under the non-negativity restrictions is also discussed. For benefit estimation in the probit models, the expected maximum utility is then simulated using the...

...remarks.

Simulated MLE, Restricted LR-Test, and Benefit Estimation

Simulated MLE of Multinomial Probit Models

To model heterogeneous preferences for site quality across individuals, a *random* *parameter* model can be specified as

(1) (Mathematical Expression Omitted)

where the stochastic term is given by (Mathematical Expression Omitted). If (Mathematical Expression Omitted), the *random* *parameter* specification for the kth site quality variable is not informative.(4) If this holds for all k = 1, . . ., K, the model degenerates to the conventional...and Monfort).(5) Statistical inference for the simulated MLE can also be implemented.

Restricted Likelihood Ratio Test

In testing the null hypothesis of a fixed *parameter* model against the *alternative* of a varying *parameter* model, i.e.,

* (Mathematical Expression Omitted)
* (Mathematical Expression Omitted) (k = 1, . . ., K)

with (Mathematical Expression Omitted) for some k

where (Mathematical Expression Omitted), we must...in which the ((Epsilon).sub.j)s are independent with ((Delta).sup.i) = 0. It is estimated by conventional maximum likelihood. Table 2 presents the *parameter* estimates and the t-*statistics*. The log likelihood value is -523.21.

The second model (FPMNP) maintains the independence assumption for the ((Epsilon).sub.j)s, but the type I...1991.

Gourieroux, C., A. Holly, and A. Monfort. "Likelihood Ratio Test, Wald Test, and Kuhn-Tucker Test in Linear Models with Inequality Constraints on the *Regression* *Parameters*." Econometrica 50(1982):63-80.

Gourieroux, C., and A. Monfort. "Simulation-based Inference. A Survey with Special Reference to Panel Data Models." J. Econometrics 59...

18/K/95 (Item 35 from file: 148)

10372075 SUPPLIER NUMBER: 20981995 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Improving compliance with regulations: choices and outcomes for local government.

Summer, 1998

WORD COUNT: 6974 LINE COUNT: 00647

SPECIAL FEATURES: table; illustration

INDUSTRY CODES/NAMES: BUSN Any type of business; GOVT Government and Law

DESCRIPTORS: Local government--Management; Regional planning--Management; Acquiescence (Law)--Management

FILE SEGMENT: MC File 75

... of the use of various incentives to attain compliance goals.

In analyzing the consequences of enforcement choices for compliance and willingness to comply, we control *statistically* for a variety of situational *factors* that can affect the efficacy of local enforcement efforts. The situational factors that we believed would be most critical for compliance with building and development...

...is the overall degree of compliance attained. Table 3 presents our findings. Each entry is the standardized regression coefficient that shows how one-standard-unit *change* in a given *factor* affects compliance (expressed in standard units). Our measures of capacity to enforce compliance, commitment to comply voluntarily, and various situational factors explain 29 percent of...of a systematic enforcement philosophy that emphasizes uniform application of deterrent measures; others argue for a facilitative philosophy that emphasizes cooperation, flexibility, and use of *incentives*. Our empirical examination of the *choice* of regulatory philosophy is summarized in table 4. The dependent variable is the degree of contractor commitment to comply with code provisions in the jurisdictions studied. Each entry is the standardized regression coefficient that shows the effects of a one-standard-unit *change* in a given *factor* upon contractor commitment (expressed in standard units). The various factors that we consider account for 12 percent of the overall variation in commitment. Given the...be expected for various measures. The importance of agency capacity, enforcement effort, and technical expertise is underscored by the relatively strong effects associated with these *factors*. *Changing* these in concert can result in dramatic improvements. Indeed, if a given enforcement agency jointly increased these three items from the level of the lowest...

18/K/96 (Item 36 from file: 148)

10343007 SUPPLIER NUMBER: 20949194 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Reducing the impacts of energy price volatility through dynamic portfolio selection.
July, 1998
WORD COUNT: 6233 LINE COUNT: 00542

SPECIAL FEATURES: table; graph; illustration
DESCRIPTORS: Energy industry--Economic aspects; Petroleum industry--Economic aspects
PRODUCT/INDUSTRY NAMES: 2900100 (Energy); 2910000 (Petroleum)
SIC CODES: 2900 PETROLEUM AND COAL PRODUCTS
FILE SEGMENT: TI File 148

... are I(1). Thus, to achieve stationarity in the data, all series were differenced once.

Table 1. Unit Root Tests

	AR *Parameter*	DF *Statistic*	ADF *Statistic*	Number of Significant Lags
Coal	0.9544	-2.748	-2.748	0
Natural Gas	0.9754	-2.148	-2.120	12
Crude Oil	0.9762	-1.788...a national portfolio which is		

inefficient. Achieving a more efficient national portfolio would require offering some consumers an inducement to pick a less optimal energy *choice* (via, for example, tax *incentives*).

The wedge-shaped portfolio frontier results from constraining all investments to only positive *weights*. In *addition*, the closer the correlation between two assets is to negative one, the greater the diversification benefits. Since each of these series has approximately zero correlations...

18/K/97 (Item 37 from file: 148)

10304607 SUPPLIER NUMBER: 20878597 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A Bayesian approach for analyzing the services of banking institutions.
Summer, 1998
WORD COUNT: 7438 LINE COUNT: 00623

SPECIAL FEATURES: table; illustration
INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Banking industry--Services; Bayesian statistical decision theory--Usage; Customer service--Analysis
PRODUCT/INDUSTRY NAMES: 6010000 (Banking Institutions)
SIC CODES: 6000 DEPOSITORY INSTITUTIONS
FILE SEGMENT: TI File 148

... Mathematical Expression Omitted) is the vector of j predictor-criterion covariances. This representation assumes that all variables in the system have been converted to deviation *score* form. *Additionally*, Chen (1979, 241242) uses Bayesian arguments to show that (Mathematical Expression Omitted) has a multivariate t-distribution and gives expressions to compute estimated standard errors...p for a population, and the parameters are identifiable, a common factor model may provide a highly parsimonious representation of an observed covariance matrix.

An *alternate* common *factor* representation for prior structure can be obtained by assuming the independent unique variables have the same variance. Using this assumption, equation (5) is rewritten as...

...as

(Mathematical Expression Omitted) (8)

Ridge regression (Hoerl and Kennard 1970) has been extensively used in the marketing literature as a means of deriving stable *regression* *weights* from an observed sample covariance matrix. The BSR methods also include ridge regression as a special case. Equation (7) makes the ridge

regression form explicit...

...the initial stages of the study, management at the focal bank organized several customer focus group meetings in order to identify the factors used by *commercial* customers in *choosing* a bank. Customer information regarding the service offerings of banks also was obtained from ...the BSR and OLS procedures. Since the BSR coefficients have a multivariate t-distribution, and given the relatively large sample sizes for each bank, a *parameter* estimate is considered to be *statistically* significant in this study if it is more than twice its standard error.

Tables 1 and 4 give estimation results for Bank 1, the focal...

...for Bank 1 based on OLS estimation is that the bank affords its customers with convenient hours of operation; however, the sign of the estimated *regression* *weight* is negative. This result is a suppressor effect and is quite troublesome for purposes of interpretation. The effects of measurement error are distorting the results...

...in a common factor model are available to researchers (Akaike 1987; Bozdogan 1990; Joreskog 1969; Lawley and Maxwell 1971). In the context of Bayesian Structural *Regression*, where a common *factor* model is used as an approximate structural representation for the prior mean of (Sigma), the selection of m may not play a critical role in...regression results for Bank 1 are given in Table 4. The BSR(3) estimates in Table 4 indicate that the focal bank is a preferred *choice* for *commercial* loans and deposits. Professionalism in customer service is also a significant determinant of customer preference for the focal bank. The BSR(3) weights show no...

...Bank 3 compared with the factor structure for the focal bank.

The BSR(3) estimates in Table 5 show that Bank 2 is a preferred *choice* for *commercial* deposits. Other significant determinants of overall preference for Bank 2 are its convenient hours of operation and general reputation. This bank also is a good *choice* for *commercial* loans. In addition, the ability to obtain loans through this bank is an important dimension of perceived image. Several of these significant image characteristics obtained...

...weaker effects in the OLS and ridge regression models. This is an indication of the power of the BSR procedures based on a prior common *factor* model to determine *statistically* significant effects.

The BSR(3) estimates in Table 6 show that the most significant determinant of overall preference for Bank 3 is that the bank is a good *choice* for *commercial* loans. Other important dimensions of preference for this bank are its professionalism in customer service, friendliness, and reputation. This institution also is a preferred *choice* for *commercial* deposits. Note that a distinctive feature of preference for Bank 3 in the OLS model is the high interest rates it pays on deposits. However...the focal bank are dimensions of preference that are common to its competitors in the target market. All three financial institutions are perceived as good *choices* for *commercial* loans and deposits. Professionalism in customer service is another perceived determinant of preference shared by the focal bank with one of its primary competitors. The...Advances in Consumer Research, W. L. Wilkie (ed.), Ann Arbor, MI: Association for Consumer Research: 431-437.

Lawley, D. N. and A. E. Maxwell (1971), *Factor* Analysis as a *Statistical* Method, London: Butterworth.

Oliva, T. A., R. L. Oliver, and I. C. MacMillan (1992), "A Catastrophe Model for Developing Service Satisfaction Strategies," Journal of Marketing ...

...21-35.

Porter, M. E. (1985), Competitive Advantage: Creating and Sustaining Superior Performance, New York: Free Press.

Pruzek, R. M. and G. M. Lepak (1992), "*Weighted* Structural *Regression*: A Broad Class of Adaptive Methods for Improving Linear Prediction," Multivariate Behavioral Research, 27(1): 95-

18/K/98 (Item 38 from file: 148)

09914662 SUPPLIER NUMBER: 18729767 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trade unions and firms' product market power.
Sep, 1996
WORD COUNT: 7678 LINE COUNT: 00624

SPECIAL FEATURES: table; illustration
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUS Business, General; BUSN Any type of business
DESCRIPTORS: Labor unions--Economic aspects; Business enterprises--Economic aspects; Product management--Models; Wages--Analysis; Negotiation--Analysis; Manufacturing industry--Economic aspects; Belgium --Business and industry
PRODUCT/INDUSTRY NAMES: 3999000 (Manufacturing Industries NEC)
SIC CODES: 3999 Manufacturing industries, not elsewhere classified
FILE SEGMENT: TI File 148

... power is a chi-square distribution whose number of degrees of freedom is equal to the number of restrictions (Rudebusch (1989)).

Compared to direct t-*statistic* tests on the market power *parameters*, the power of the "D-test" comes from the fact that it also evaluates the distortion that the imposition of no market power can have...
...F.S.), and are defined as follows:(18)

* the output variable is measured by total sales (source: F.S.), deflated by the corresponding sectoral value *added* index at *factor* price;

* Capital is measured by net fixed assets (source: F.S.), and is deflated by the sectoral investment index;

* Intermediate goods are measured by the...the cross-restrictions to input shares, the imposition of no market power makes all the variation in input shares due only to shifts in technology *parameters*.

Table 2 provides *additional* D values for two tests. One is a model which imposes that (Theta) does not affect the labor share, but product market power can be...is not-enforceable. However, in the context of a Nash-Cournot product competition game, one can show that the firm and the union have unilateral *incentives* to *choose* bargaining off the labor demand curve; see Bughin (1995b).

3 Specifically - and assuming positive marginal products - product market power becomes apparent in the first-order...

18/K/99 (Item 39 from file: 148)

09828368 SUPPLIER NUMBER: 17214928 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Voluntary disclosure by financial intermediaries: evidence from Australian life insurers promoting investment-related contracts.
May, 1995
WORD COUNT: 8140 LINE COUNT: 00777

SPECIAL FEATURES: table; illustration
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business; INTL Business, International
DESCRIPTORS: Disclosure statements (Accounting)--Research; Corporations, Australian--Accounting and auditing; Life insurance industry--Accounting and auditing
PRODUCT/INDUSTRY NAMES: 6310000 (Life Insurance)
FILE SEGMENT: MC File 75

... mergers, restricting new capital guarantee business or making bonus declarations below the actual interest rate and using the difference to bolster reserves; or

(ii) by *changing* the asset *weighting* in the portfolio away from more risky investments to ease the statutory reserve requirements.

Life insurance managers electing the second option of adopting a more ...only be obtained directly from other `secondary' sources or the relevant promotional brochures. Table 3 provides descriptive statistics on the independent variables.

TABLE 3: Descriptive *Statistics* for the Independent Variables

Factors Affecting Voluntary Disclosure(a) Sample Size N = 32(b)

	Fee(c)	LogSize(d)	InvRet(e)	InvRisk(f)
Median	0.017	2.691	0.100	0...ways.

First, the paper considers the voluntary financial disclosure decision in the context of financial intermediation. Most prior research has been limited to studying managers' *incentives* to make accounting-related *choices* in a corporate organisational setting. This paper has related accounting decisions faced by managers to their economic incentives to promote investment-related contracts which face...

18/K/100 (Item 40 from file: 148)

08954010 SUPPLIER NUMBER: 18632632 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Pound for pound. (impact of metrication on UK supermarket dairy sales)

June 21, 1996

WORD COUNT: 1339 LINE COUNT: 00104

SPECIAL FEATURES: illustration; photograph
INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Supermarkets--Management; Cheese--Measurement; Metric system --Usage
PRODUCT/INDUSTRY NAMES: 5411100 (Supermarkets); 2022000 (Cheese)
SIC CODES: 5411 Grocery stores; 2022 Cheese, natural and processed
FILE SEGMENT: TI File 148

... opinion could be seen as price sensitive ahead of its stock market flotation. But he Dairy Crest view, too, is that metrication did not greatly *change* things.

Fixed *weight* packs of cheese did suffer, however. But their loss of market share was not related to metrication, says St Ivel Provisions marketing controller Jonathan Smith...

...But AGB figures show that the volume share of fixed weight packs has now slipped to 8.2%, consumers apparently retaining their preference for traditional *random* *weight* packs which dominate the market with 75.4%, up 1% year on year.

"The *random* *weight* box is the traditional way to buy cheese and consumers are telling our marketing team that they prefer it that way because it gives them...

...So despite the push, fixed weights failed simply because the customers didn't like them. They favour random buying simply because it gives them a *choice*. The fixed weight *promotions* were all retailer driven. Consumers were suspicious of retailers because they'd been bitten before."

On metrication he says: "Although consumers frequently haven't a...

18/K/101 (Item 41 from file: 148)

08911710 SUPPLIER NUMBER: 18540126

Catalysts for learning: recognition and reward programs in the public schools.

Summer, 1996

WORD COUNT: 2909 LINE COUNT: 00234

SPECIAL FEATURES: illustration; photograph; table
INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business
DESCRIPTORS: Rewards and punishments in education--Evaluation; Education

and state--Management; Public schools--Management
PRODUCT/INDUSTRY NAMES: 9105110 (Education Programs)
FILE SEGMENT: TI File 148

... of students are less able to learn than others and are being held to lower standards.

Measurement Problems

When South Carolina launched its recognition and *reward* program, state officials *decided* to rank schools by their students' performance "gains" rather than by actual scores. To measure gains, they used year-by-year data on the test...
...individual students by subject area. A student's gain in, say, fifth-grade math was calculated as the difference between her actual fifth-grade math *score* and the *score* *statistically* predicted for her based on her fourth-grade test scores in math and reading. A school's "gain" index was then calculated as the median...

...of each cluster.

Like South Carolina, Dallas based its incentive program on year-by-year student test data. But unlike South Carolina, it used elaborate *statistical* techniques to purge test *scores* of the effects of students' socioeconomic and racial status, including limited English proficiency and whether students are approved for a subsidized lunch. It also took...show what happens when school performance is measured by gains in scores, rather than actual scores. The performance measure in row 2 is the simple *change* in test *scores* from fourth to fifth grade. Row 3 approximates the South Carolina methodology, row 4 that for Dallas. In all three rows, the correlation coefficients are...

18/K/102 (Item 42 from file: 148)

08906632 SUPPLIER NUMBER: 18584059
Rewards to academia: the remuneration of vice chancellors and principals.
June, 1996
WORD COUNT: 6900 LINE COUNT: 00619

SPECIAL FEATURES: illustration; table
INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business
DESCRIPTORS: Wages--Models; School administrators--Salaries, benefits, etc.
FILE SEGMENT: TI File 148

... study examines only one quasi-homogeneous segment of the labour market. Thus, a plausible difference between vice chancellors' earnings is this concept of non-monetary *rewards* between alternative institutions.

Within public *choice* theory, perhaps the nearest equivalent to the subject of vice chancellors is the literature concerning bureaucracy or high public officials. The traditional view is that...

...a.sub.30), (a.sub.31), (a.sub.32), (a.sub.33), (a.sub.34), (a.sub.35), (a.sub.36), (a.sub.37) are *parameters* associated with *multiple* or polytomous category variables such their estimated values are dependent on the eventual omitted category.

For this analysis the explanatory variables are divided into two... binary divide. The 94 Group is a latterly formed second tier of twelve research institutions (94GROUP).

The final institutional characteristics relate to economic and geographical *factors*. Regional *statistics* representing average gross weekly earnings (EARNINGS) are utilized to examine the relative affluence of the geographical location of each institution. This, however, is likely to...

18/K/103 (Item 43 from file: 148)

08866871 SUPPLIER NUMBER: 18400230
The implications of model specification for welfare estimation in nested logit models.
Feb, 1996
WORD COUNT: 6842 LINE COUNT: 00571

SPECIAL FEATURES: illustration; table; chart
INDUSTRY CODES/NAMES: AGRI Agriculture, Fishing and Tobacco
DESCRIPTORS: Logits--Models; Recreation--Analysis; Welfare--Environmental aspects
FILE SEGMENT: TI File 148

... structures, this decision is made at the discretion of the analyst.

Alternatives are correlated from the perspective of the researcher when there are similar unobserved *factors* between *alternatives*. As noted by Train, McFadden, and Ben-Akiva, correlations may arise "from patterns in the researcher's lack of information, rather than from the households...as approximations to the true, small sample precision.

As noted by a reviewer, another problem with the Krinsky and Robb technique can occur when the *statistic* of interest has a *random* *parameter* in the denominator. Draws near zero can yield very large simulated values; thus, a few draws from the distribution can have very large effects on...boat and 0 otherwise. The second dummy variable took the value 1 if the angler fished from a boat and specified a target species. This *choice* of dummy variables is fundamentally *ad* hoc, but we believe they may capture important determinants of the distinction between subsets of alternatives.

Description of Alternative Models Being Compared

First, three different...criterion as it has substantially more parameters than the other models. Although not all of these parameters are significant, the LDC indicates that these extra *parameters* *add* significantly to the fit of the model even when degree of freedom adjustments are made. One reviewer suggested comparing the LDC rankings to those from...

18/K/104 (Item 44 from file: 148)

08863780 SUPPLIER NUMBER: 18441730
Which response format reveals the truth about donations to a public good?
May, 1996
WORD COUNT: 8598 LINE COUNT: 00740

SPECIAL FEATURES: illustration; table
INDUSTRY CODES/NAMES: ENV Environment; REAL Real Estate
DESCRIPTORS: Public goods--Research; Gifts--Research; Charitable contributions--Research
FILE SEGMENT: MC File 75

... dichotomous choice format "circumvents much of the potential for strategic response bias." Hoehn and Randall make the case that a referendum format using a dichotomous *choice* question avoids *incentives* for the respondent to either overstate or understate their true WTP, whereas an open-ended WTP format avoids incentives for overstatement but not for understatement...the binary distinction between a $0 payment and a positive payment. It is possible that the more difficult task required of open-ended respondents causes *additional* *factors* (that we failed to measure) or *random* *factors* to play a role in determining the WTP response, factors that do not influence dichotomous choice WTP responses. This possibility deserves additional research.

Our results...and Strand 1992; plus the private good studies cited above) found that CV, as applied, overestimated actual WTP. The results of the study reported here *add* *weight* to that finding. Hypothetical questions, especially about donations to generally desirable environmental

goods, seem to engender overestimates of actual WTP.
What we found in addition...Land Economics 69 (May)203-08.
Cummings, R. G., G. W. Harrison, and E. E. Rutstrom. 1995. "Homegrown Values and Hypothetical Surveys: Is the Dichotomous *Choice* Approach *Incentive* Compatible?" American Economic Review 85 (1):260-66.
Desvousges, W. H., F. R. Johnson, R. W. Dunford, K. J. Boyle, S. P. Hudson, and K...

18/K/105 (Item 45 from file: 148)

08854374 SUPPLIER NUMBER: 16408488
Point of view: 'Recall Revisited: Recall Redux.' (comment on article by Lawrence D. Gibson, Journal of Advertising Research, vol. 23, p. 39, 1983)
May-June, 1994
WORD COUNT: 9801 LINE COUNT: 00784

SPECIAL FEATURES: illustration; table; graph
INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations
DESCRIPTORS: Recollection (Psychology)--Research; Advertising research--Psychological aspects; Television advertising--Research
FILE SEGMENT: MC File 75

... significant. Their actual table is reproduced here as Exhibit 1, and they concluded thusly: "The results of this analysis demonstrates that at least one (emphasis *added*) *factor*, program attitude, is significantly related to on-air recall scores."
Exhibit 1: Reproduced from Clancy and Kweskin (1971)
Multiple Regression Analysis
Partial p
Recall Beta...larger set she had available, we7do know that selection from the extremes (nine of the ten) produces a specious analysis. Based on the phenomenon of *regression* to the mean, whereby extreme *scores* tend to retest closer to the mean, Young's data set had a built-in predisposition to find significant differences. In fact, seven of the...to ignite the process. Both Haley and Baldinger (1991) and this author (Dubow, 1984) have suggested that (above threshold) recall scores may act as a *multiplier* of persuasion *scores*--but neither of the data sets are currently available for public scrutiny. This would seem to be an area ripe for further investigation.
Much research for two *commercials* and *choose* the higher. This, in fact, is the model used in the analysis of the data in the CRVP--choosing among pairs. However, if the threshold model is valid, a manager laboring under the linear assumption might, in fact, be *choosing* among two impactless *commercials*. She or he would end up wasting not only the sunk costs of producing the advertising but also the (usually multiples) higher media costs which...

18/K/106 (Item 46 from file: 148)

08349985 SUPPLIER NUMBER: 17633102 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Body weight and low-density lipoprotein cholesterol changes after consumption of a low-fat ad libitum diet.
Nov 8, 1995
WORD COUNT: 5996 LINE COUNT: 00472

SPECIAL FEATURES: illustration; table; graph
INDUSTRY CODES/NAMES: HLTH Healthcare
DESCRIPTORS: Low-fat diet--Physiological aspects; Blood cholesterol--Nutritional aspects; Blood lipids--Nutritional aspects
FILE SEGMENT: MI File 47

... in Table 2. Between diet phases, subjects were allowed to interrupt

their participation in the study for various length of times, during which they consumed *ad* libitum diets of their *choice* and preparation, and food was not provided. In nine subjects, the low-fat ad libitum diet was added to the protocol only after they had...

...In the remaining 18 subjects, the interval was between 0 and 38 days (mean, 20.7 days). There were no significant differences in plasma lipid *changes* and body *weight* *changes* (4.2(+ or -)4.4 kg and 3.3(+ or -)3.0 kg, respectively) in these two groups of subjects in response to the low...

...mg/1000 kJ (73 mg/1000 kcal) of cholesterol (Table 2). This diet was relatively enriched in fiber as compared to the baseline diet. In *addition*, the *weight* and volume of the low-fat diet were higher than those of the baseline diet, as indicated by a 30% higher weight (Table 2).

During...indicated in the Figure, there was a high degree of individual valiability in weight loss during the ad libitum low-fat phase. There was no *statistical* difference in *weight* loss in men (4.51(+ or -)3.91 kg) and women (2.81(+ or -)2.9 kg). Weight loss was correlated with the initial body...

...in all subjects were still lower than those measured during the baseline diet but were not significantly different from levels measured during the low-fat *weight*-maintenance diet. In *addition*, during the low-fat ad libitum diet, plasma triglyceride, but not VLDL-C, levels were significantly lower than levels measured during the low-fat weight...

...higher incidence of coronary heart disease mortality.(29,30)

The purpose of our study was to assess the efficacy of a low-fat diet in *modifying* body *weight* and plasma lipid levels in ...JD, Wentworth D, et al. Overall and coronary heait disease mortality rates in relation to major risk factors in 325348 men screened for the MRFIT: *Multiple* Risk *Factor* Intervention Trial. Am Heart J. 1986;112:825-836. (2.) Stamler J, Wentworth D, Neaton JD. Is the relationship between serum cholesterol and risk of premature death from coronary heart disease continuous or graded? findings in 356 222 primary screenees of the *Multiple* Risk *Factor* Intervention Trial (MRFIT). JAMA. 1986;256:2823-2828. (3.) Kannel WB, Gordon T, Castelli WP. Role of lipid and lipoprotein fractions in atherogenesis: the Framingham...

18/K/107 (Item 47 from file: 148)

07674170 SUPPLIER NUMBER: 16740365 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Income taxes and the marriage decision.

Jan, 1995

WORD COUNT: 5373 LINE COUNT: 00416

SPECIAL FEATURES: illustration; table; graph
INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Income tax--Analysis; Marriage--Economic aspects
FILE SEGMENT: TI File 148

... when income taxes increase with marriage, the aggregate marriage rate declines. However, the magnitude of this impact is quite small. Some individuals respond to tax *incentives* in their marriage *choices*, but for many individuals taxes do not affect these decisions.

II. MARRIAGE AND INCOME TAX TRENDS IN THE UNITED STATES

There are a variety of...and consumption produced by a marriage, then the necessary conditions become

[Mathematical Expression Omitted]

The likelihood of marriage is then affected by economic and other *factors* that *change* the returns to being single or married, with marriage rates increasing if the return to marriage increases (Becker, 1973, 1974). For example, an increase in...quite good, with no systematic tendency to over- or under-predict the marriage rate over time. (Note also the values of the Durbin-Watson (DW) *statistic* and the F-*statistic*).

Economic *factors*, including the tax effects of marriage, are therefore capable of predicting the aggregate marriage rate in the United States.
VI. CONCLUSIONS
It is clear that...

18/K/108 (Item 48 from file: 148)

07671432 SUPPLIER NUMBER: 16550307 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The application of Mooney relaxation to QC. (quality control)
Jan, 1995
WORD COUNT: 4107 LINE COUNT: 00336

SPECIAL FEATURES: illustration; table; graph
INDUSTRY CODES/NAMES: CHEM Chemicals, Plastics and Rubber
DESCRIPTORS: Rubber chemistry--Analysis; Rubber industry--Quality control
PRODUCT/INDUSTRY NAMES: 2822000 (Synthetic Rubbers)
SIC CODES: 2822 Synthetic rubber
FILE SEGMENT: TI File 148

... to distinguish one sample from another. The data for slope, intercept and MLR area are summarized in table 1. These data were used to evaluate *alternative* MLR *parameters* for correlation to [t.sub.sr] and for repeatability. Following this phase, a second phase of testing involving four laboratories was conducted to assess reproducibility...the actual presence of these error sources has been obtained.

On the basis of the phase 1 results, MLR area was selected as a candidate *parameter* to *replace* [t.sub.sr]. It is important to note that the significance of MLR area in predicting [t.sub.sr] is not compromised when Mooney viscosity to predict weight fraction stars from Mooney viscosity and slope. Using linear least squares *regression*, the *parameters* of the model were estimated from the data, and then a standard analysis of variance (ANOVA) was employed to determine the standard error of the...

...single technician on a single Mooney viscometer.

The results were sufficiently good to permit MLR slope to be selected as the quality control parameter of *choice*. Subsequently, as SB-IIR entered *commercial* production, this measurement was introduced into the quality control laboratory of the manufacturing plant and put into use as a primary process control tool.

While...

18/K/109 (Item 49 from file: 148)

07608613 SUPPLIER NUMBER: 16530358 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ten years of experience with a performance-based promotional selection and career development system within state government.
Winter, 1994
WORD COUNT: 7485 LINE COUNT: 00664

SPECIAL FEATURES: illustration; chart; table
INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT Government and Law
DESCRIPTORS: Employees, Rating of--Usage; Promotions--Management; Career development--Management; State governments--Personnel management
FILE SEGMENT: TI File 148

TEXT:

In 1982, the New York State Division of the Budget (DOB) *decided* to replace its *promotional* selection procedure for journeyman budget examiners and upper-level managers. The Division wished to change from content-based written and oral examinations to a comprehensive...

... item is also weighted in the exam for its importance and

criticality for success in the promotional position based on the ratings made by the *random* samples of raters. These *weights* are not known to candidates.

Administration and Evaluation of the BPAP

The BPAP is rated on direct observation of work behaviors or their direct inference...

...but did not. Over the past few exams, the average not observable rating for candidates has been around 1.

Scoring the BPAP

The BPAP is *scored* by *multiplying* the point value for each item's rating by its importance weighting and then summing these weighted values. "Not Observable" ratings receive a candidate's average score on all observed behaviors but this average is not *multiplied* by a *weight* thereby causing some reduction in total score.

In cases where a candidate works for two or more supervisors during a rating period, each supervisor rates...

...candidates and the rater's immediate supervisor review completed BPAPs. These reviewers either "sign off" on the BPAP or list their disagreements. Disagreements do not *change* a rater's *score* but become part of the BPAP record. A candidate's unit chief may also prepare a letter commenting on his or her view of a...on the exams to measures of success in the promotional position such as the annual salary review for candidates who have been promoted. However, a *statistically* significant association between T&E *scores* and job performance measured by the BPAP following completion of the T&E has been uncovered (r=.18, p [is less than] .05, SG-23...

18/K/110 (Item 50 from file: 148)

07497274 SUPPLIER NUMBER: 15687811 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A unified approach to testing for serial correlation in stock returns.

July, 1994

WORD COUNT: 9393 LINE COUNT: 00774

SPECIAL FEATURES: illustration; table; graph
INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Stocks--Prices and rates; Correlation (Statistics)--Testing
FILE SEGMENT: MC File 75

... literature has been devoted to explaining these differences. Part of the problem is that it is unclear how to compare the various methods, leading to *ad* hoc rules for *choosing* one statistic over another one.

In this article, we provide a unified approach to testing for serial correlation in stock returns. In particular, we derive...j]...[D.sub.k]...) be the weights placed on each autocorrelation. Calculating the asymptotic variance of any of the single restriction statistics then involves simply *adding* up the squared *weights* of the elements of D. Let [Mathematical Expression Omitted] be the appropriate test statistic. Then

[Mathematical Expression Omitted].

For example, with respect to the multiperiod...are provided to address this issue.

A. The Test with the Largest Approximate Slope

Equation (2) is a formula for a general class of test *statistics* which place different *weights* on consistent autocorrelation estimators over various multiperiod sums. As a special case, it captures many of the recent statistics employed in the finance and macroeconomics...Under the null, the true autocorrelations are all zero so that there is little difference between weighting one autocorrelation more than another one. Under the *alternative*, the choice of *weights* is crucial to the power of the test because some autocorrelations contain much more information regarding the alternative.

5. With respect to the choice of...Eta].sub.t]. This is because [Lambda] fully explains the autocorrelation structure of returns under the

alternative.

The effect on the approximate slope as we *add* *additional* *weights* [D.sub.i] [is an element of] D is ambiguous. The reason for this is straightforward: as we add elements to D, we apparently pick up more mean reversion in the series (i.e., the numerator in [10]) but also more variation due to estimation of *additional* *parameters* (i.e., the denominator in [10]). The choice of D, therefore, is a trade-off between gaining more information at the cost of that information...
...by the multiperiod autocorrelation [Mathematical Expression Omitted], the variance ratio [Mathematical Expression Omitted], and the J-statistic [Mathematical Expression Omitted]. Figures 1-3 provide the *weights* for the maximal approximate slope *statistic*, as well as the optimal [Mathematical Expression Omitted], [Mathematical Expression Omitted], and [Mathematical Expression Omitted] (optimal in the sense of searching for the j which gives greatest approximate slope for each *statistic*). Note that the *weights* have all been normalized to add up to one for each statistic.

As seen from figures 1-3, the optimal weights for the test with...

...commonly used statistics, the variance-ratio statistic most closely resembles the optimal test in that its weights also decline (albeit linearly). In contrast, the J-*statistic* places too much *weight* on higher-order autocorrelations relative to lower-order ones. For example, for [Lambda] = .95, the J-*statistic* places equal *weights* on 2.5% on [[Rho].sub.40] and [[Rho].sub.1], even though there is relatively little information content in the 40th-order autocovariance. The...

...95, it places over 7% weight on [[Rho].sub.14] and only .5% weight on [[Rho].sub.1]. For comparison purposes, note that the optimal *statistic* implies approximately 5% *weight* on [[Rho].sub.1], 2.5% weight on [[Rho].sub.14], and .5% weight on [[Rho].sub.14].

Of course, in practice, the test statistic...1-3 shows that, although optimality differs over [Lambda], the basic idea underlying each statistic remains. Specifically, for the stock price model in (8), test *statistics* which impose geometrically declining *weights* are the preferred choice.

2. Approximate slope calculations. Section IIIB1 provided a comparison of existing test statistics with the asymptotically most powerful statistic of its...

...the J-statistic. The reason for this result is that the approximate slope in (9) has two terms, A and B. While the variance-ratio *statistic*'s *weights* are declining and therefore close to optimal with respect to term B, the choice of j = 1 in term A is far from optimal. In...large j. In order to check how well these features carry through in practice, we calculate [Lambda]* for different values of T by using a *statistic* which has optimal *weights*, but only the single-period variance estimator (i.e., j = 1 in [9]). Specifically, for T = 360, 720, 1,440, 2,880, and 5,760...

...of the j-period variance estimator, which accords with the approximate slope analysis above in Section IIIB2.

In terms of the power of the optimal *weights*' *statistic* for j = 1, with the number of observations T = 360, 720, 1,440, 2,880, and 5,760, the power of the test is 27...

18/K/111 (Item 51 from file: 148)

07312926 SUPPLIER NUMBER: 15687801 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Point of view: recall revisited: recall redux. (Special Issue: Copy Testing)
May-June, 1994
WORD COUNT: 9903 LINE COUNT: 00814

SPECIAL FEATURES: illustration; table; graph
INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations
DESCRIPTORS: Advertising copy--Research; Advertising research--Analysis;

Recollection (Psychology)--Measurement
FILE SEGMENT: MC File 75

... significant. Their actual table is reproduced here as Exhibit 1, and they concluded thusly: "The results of this analysis demonstrates that at least one [emphasis *added*] *factor*, program attitude, is significantly related to on-air recall scores."

The paper trail is worth following. The earliest miscitation seems to be by Young (1972...set she had available, we do know that selection from the extremes (nine of the ten) produces a specious analysis. Based on the phenomenon of *regression* to the mean, whereby extreme *scores* tend to retest closer to the mean, Young's data set had a built-in predisposition to find significant differences. In fact, seven of the...to ignite the process. Both Haley and Baldinger (1991) and this author (Dubow, 1984) have suggested that (above threshold) recall scores may act as a *multiplier* of persuasion *scores*--but neither of the data sets are currently available for public scrutiny. This would seem to be an area ripe for further investigation.

Much research...the linear assumption for recall implies that any score above zero has some impact. Under this model a manager can compare the scores for two *commercials* and *choose* the higher. This, in fact, is the model used in the analysis of the data in the CRVP--choosing among pairs. However, if the threshold model is valid, a manager laboring under the linear assumption might, in fact, be *choosing* among two impactless *commercials*. She or he would end up wasting not only the sunk costs of producing the advertising but also the (usually multiples) higher media costs which...

18/K/112 (Item 52 from file: 148)

07284682 SUPPLIER NUMBER: 15268357 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Competitive banking, bankers' clubs and bank regulation.
May, 1994
WORD COUNT: 11649 LINE COUNT: 00905

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting
DESCRIPTORS: Banking industry--Research; Central banks--Research
SIC CODES: 6000 DEPOSITORY INSTITUTIONS; 6010 Central Reserve Depository
FILE SEGMENT: MC File 75

... an incentive to minimize the damage it does, and it is not clear why we would expect an outside body with different (that is, public *choice*) *incentives* to produce a superior outcome. Goodhart suggests that member-banks will find monitoring by fellow-banks intolerable, but that is exactly why they might delegate...s location, and a dummy variable that takes the value 1 if another bank failed in that county, and zero otherwise, and they interpret the *statistical* significance of the dummy *parameter* as evidence of contagion. However, that parameter will also pick up any other factor that the other variables fail to pick up, but which is related to the failure of neighboring bank (for example, local conditions), and these *alternative* *factors* need to be ruled out first before we can say we have evidence of contagion. (14.) This is not to deny that there can be...

18/K/113 (Item 53 from file: 148)

07274087 SUPPLIER NUMBER: 15440161 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Baby boom, population aging, and capital markets.
April, 1994
WORD COUNT: 13142 LINE COUNT: 01039

SPECIAL FEATURES: illustration; table; graph

INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Baby boom generation--Economic aspects; Capital market--Demographic aspects; Investments--Demographic aspects
FILE SEGMENT: MC File 75

... is given by [gamma] + [lambda] [multiplied by] [A.su In other words, the representative investor's relative risk aversion is linear in average age. This *choice* is admittedly *ad* hoc, but it serves as a convenient first-order approximation of our hypothesis, and it is also consistent with the findings by, among others, Morin...

...evidence unsupportive of the standard consumption-based pricing theory.(8) In this article, we seek to address whether change in risk aversion induced by demographic *changes* is a significant *factor* in determining asset returns.

C. The Equilibrium Asset Price Process

This subsection provides a suggestive basis for the forecasting exercise in the later sections. For...

...respectively,

[Mathematical Expression Omitted] for each asset n, and

[Mathematical Expression Omitted] where [X.sub.n,t] and [X.sub.c,t] are unit normal *random* variables and the other *parameters* are interpreted in the usual way.

In addition, we need to specify the law of motion for the average age process. To do this, observe...lambda] is significantly positive and in the 1.29-1.31 range. Here, a negative [gamma] does not imply risk loving because the risk aversion *parameter* is [gamma] + [lambda] [*multiplied* by] [AGE.sub.t]. For instance, with [gamma] = - = 1.30, and [AGE.sub.t] = 44 (the time-series mean of [AGE.sub.t]), the relative...

18/K/114 (Item 54 from file: 148)

06765709 SUPPLIER NUMBER: 14780315 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Business students' justifications of exceptionally high salaries: is it OK to make $2 million a year?
Dec, 1993
WORD COUNT: 8835 LINE COUNT: 00708

SPECIAL FEATURES: illustration; table
INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Executives--Salaries, benefits, etc.; Business students--Attitudes; Compensation management--Surveys
FILE SEGMENT: MC File 75

...ABSTRACT: different occupations, but the justifications were consistent across gender types. Hard work, talent and performance factors were viewed as more important consideration than were external *factors*. In *addition*, the perceptions of salary fairness increased when the rater was the recipient. These results suggest that while sensitivity to the obvious inequity of a $2...

... importance of this research is that it calls attention to social and psychological factors such as perceived fairness which seem to be operating in the *determination* of salaries. Some of these *factors*, such as what others in similar positions are making and social norms, are used as possible justifications in our research.

The last, but perhaps most...

...justify fairness judgments. His research indicates that people are concerned about the actual distribution of rewards (distributive justice) as well as the process by which *rewards* are *decided* (procedural justice). The research on distributive justice has its foundations in equity theory (Adams, 1965; Goodman, 1977; Walster, Walster, & Berscheid, 1978), and is of central...

18/K/115 (Item 55 from file: 148)

06221860 SUPPLIER NUMBER: 13928518 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An examination of the relationships among monetary incentives, goal level, goal commitment, and performance.
Dec, 1992
WORD COUNT: 7966 LINE COUNT: 00638

SPECIAL FEATURES: illustration; table; chart; graph
INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Goal setting in personnel management--Research; Employee motivation--Research; Incentives in industry--Research
FILE SEGMENT: MC File 75

... of the problems with testing NPI theory has been in the measurement of the utility functions. Slope, according to NPI theory is defined as a *change* *score* (Naylor & Ilgen, 1984). The slope could be measured as the change in utility between any two points. However, because the focus of this study was...equations must be significant. Finally, the dependent variable must be regressed on both the mediator and independent variable, and the mediator must have a significant *regression* *weight*. If the *regression* *weight* of the independent variable is non-significant in this equation, then support has been shown for a "complete" mediation model (James & Brett, 1984). If the *regression* *weight* of the independent variable is significant, then support has been shown for a "partial" mediation model.

The first equation was computed by regressing the pre...they intend to commit behaviorally to the goal.

Piece-rate subjects, on the other hand, have a loosely coupled relationship between the goal and their *rewards*. Thus, their *choice* of whether or not to be committed to a particular goal may be less dependent upon the level of that goal. In other words, for...on task performance. Organizational Behavior and Human Performance, 10: 175-183.

Reidel, J. A., Nebeker, D. M. & Cooper, B. L. 1988. The influence of monetary *incentives* on goal *choice*, goal commitment, and task performance. Organizational Behavior and Human Decision Processes, 42: 155-180.

Stone, E. F., & Hollenbeck, J. R. 1984. Some issues associated with...

18/K/116 (Item 56 from file: 148)

05927688 SUPPLIER NUMBER: 12630301 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The bioeconomics of resource rehabilitation: a commercial-sport analysis for a Great Lakes fishery.
May, 1992
WORD COUNT: 10247 LINE COUNT: 00829

SPECIAL FEATURES: illustration; table; chart; graph
INDUSTRY CODES/NAMES: REAL Real Estate; ENV Environment
DESCRIPTORS: Fishery management--Research; Fishery resources--Commercial vs. recreational use
FILE SEGMENT: MC File 75

... Johnson 1989):

[7] [Mathematical Expression Omitted] where [D.sub.yr - 1] is the number of eggs deposited by spawning females in the previous year. The *parameter* s is a normally distributed *random* variable (mean = 0, standard deviation = 0.654) and generates a log-normal distribution of [N.sub.1,1] thought to be common for many fishes...calculated. Finally, a 10 percent discount rate, often used by the U.S. Government, is also employed to observe the sensitivity of the results to *changes* in this *parameter*. All values are discounted back to 1983, when the rehabilitation plan began.

The time horizon of the WDNR rehabilitation scheme is uncertain due to two...by the rehabilitation policy. Specifically:

* Our effort cost estimates are based on open access (pre-1983) conditions, when fishers probably raced to place nets in *choice* fishing locations. Racing *incentives*, and thus fishing costs, are probably lower under the rehabilitation policy because fishers possess quotas which guarantee each of them a set amount of the...the adaptive management approach of Walters (1986), researchers could incorporate monitoring activities into their applied bioeconomic models with the explicit goal of detecting non-recruitment *parameter* *changes*. Policy *modifications* prompted by these *parameter* shifts could also be simulated. Progress on these issues would enhance both the realism and policy relevance of applied bioeconomic modelling.

This research was supported...

18/K/117 (Item 57 from file: 148)

05923214 SUPPLIER NUMBER: 12698506 (USE FORMAT 7 OR 9 FOR FULL TEXT)
"I tell ya I don't get no respect!": the policies underlying standards of review in U.S. courts as a basis for deference to municipal determinations in GATT panel appeals. (General Agreement on Tariffs and Trade)
Spring, 1992
WORD COUNT: 22564 LINE COUNT: 01802

INDUSTRY CODES/NAMES: GOVT Government and Law; INTL Business, International
DESCRIPTORS: International trade--Laws, regulations, etc.; Antidumping duties--Analysis; Countervailing duties--Analysis; International and municipal law--Management
GEOGRAPHIC CODES: ZINT
FILE SEGMENT: LRI File 150
STATUTE NAME: General Agreement on Tariffs and Trade

... and fact-intensive mixed questions are case specific, so deferring to municipal determinations would create no significant uniformity problems. The same is true of methodological *choices* which, because of their essentially *ad* hoc nature, are unlikely to have any precedential bearing in subsequent cases.

Drawing the line between fact and law is difficult. In reality, it involves...statutes they administer, and the superior position of triers of fact with respect to determinations involving witness credibility.(73) Judicial economy and legal uniformity are *additional* *factors* that weigh in the balance.(74)

GATT panels, like the CIT, are specialized tribunals with expertise in AD/CVD law. Moreover, while municipal agencies may...they are not sufficient conditions to ensure an accurate determination in all cases. While it was "not the panel's task to identify the[ ] other *factors*" necessary to an indirect subsidy *determination*, they did observe that Commerce could have considered whether Canadian swine was internationally traded. 14" If it was, then competition among swine producers in selling...

18/K/118 (Item 58 from file: 148)

05898089 SUPPLIER NUMBER: 12222828 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Structured finance goes Chapter 11: asset securitization by reorganizing companies.
Feb, 1992
WORD COUNT: 20514 LINE COUNT: 01660

INDUSTRY CODES/NAMES: GOVT Government and Law
DESCRIPTORS: Asset-backed securities--Management; Bankruptcy reorganizations--Management
GEOGRAPHIC CODES: NNUS
FILE SEGMENT: LRI File 150
STATUTE NAME: Bankruptcy Code of 1978

... public as separate; and (g) whether creditors have relied on the credit of the separate entities and would be prejudiced by consolidation. None of these *factors* is, by itself, *determinative*.(24)

Transaction participants can virtually eliminate the risk of substantive consolidation by using a special purpose vehicle that is not owned or controlled by the than a secured loan. Cases *decided* under the Uniform *Commercial* Code (UCC), state usury statutes and other state laws, federal bankruptcy law and federal tax law, as well as the accounting literature, identify a number...144,(67) 1933 Act Rule 144A,(68) and the so-called section 4(1-1/2)(69) exemption from registration for resales.

If the originator *decides* to issue *commercial* paper, it may be able to take advantage of the exemption from registration for certain commercial paper offerings set forth in section 3(a)(3...42.) See, e.g., People v. Service Inst., 421 N.Y.S.2d 325, 326-27 (N.Y. Sup. Ct. 1979) (relevance of administration). For *additional* discussion of the *factors* that should be taken into account in determining whether a transfer is a true sale, see cases cited supra note 38; Schwarcz, supra note 12...

18/K/119 (Item 59 from file: 148)

05885397 SUPPLIER NUMBER: 12264067 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Accounts receivable management policy: theory and evidence.
March, 1992
WORD COUNT: 10535 LINE COUNT: 00880

SPECIAL FEATURES: illustration; table
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting
DESCRIPTORS: Accounts receivable--Management; Financial management--Analysis
FILE SEGMENT: MC File 75

ABSTRACT: This paper develops and tests hypotheses that explain the choice of accounts receivable management policies. The tests focus on both cross-sectional explanations of policy-*choice* determinants, as well as *incentives* to establish captives. We find size, concentration, and credit standing of the firm's traded debt and commercial paper are each important in explaining the...

TEXT:

This paper develops and tests hypotheses that explain the choice of accounts receivable management policies. The tests focus on both cross-sectional explanations of policy-*choice* determinants, as well as *incentives* to establish captives. We find size, concentration, and credit standing of the firm's traded debt and commercial paper are each important in explaining the...

... sales in the industry and its impact on the decision to retain or subcontract the various functional decisions, and (3) the effect of the policy *choice* on *incentive* problems among the firm's contracting parties. In section II we perform cross-sectional tests of firms' use of factoring, accounts receivable secured debt, captive...

...the firm's accounts receivable) retain the credit-administration process within the firm; they differ primarily in the structure of the firm's financial claims. *Factoring* subcontracts *multiple* facets of the credit-administration process to a single outside intermediary. Between these extremes, three specialized institutions perform externally a single credit-administration function: credit...

18/K/120 (Item 60 from file: 148)

04913421 SUPPLIER NUMBER: 10617248 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Maximizing profits from periodic department store promotions.
Winter, 1990
WORD COUNT: 7860 LINE COUNT: 00661

SPECIAL FEATURES: illustration; graph; table
INDUSTRY CODES/NAMES: RETL Retailing
DESCRIPTORS: Sales management--Technique; Price cutting--Economic aspects ; Retail industry--Marketing; Sales promotions--Research
SIC CODES: 5311 Department stores; 8732 Commercial nonphysical research
FILE SEGMENT: TI File 148

... A significant number of department stores rotate items onto promotion every few weeks, while others use promotions only for closeouts. Several other retailers have recently *decided* to deemphasize regular *promotions* in favor of an every day-low-price approach.

This paper develops an analytical promotion response model appropriate for department stores. Unlike the majority of...correction factor of the form (L/7).sup.[tau]), where L is the number of days that the promotion was held and [tau] is a *parameter* of the *regression*. Although the *parameter* [tau] was significant in the *regression*, there was insufficient data to check the appropriateness of this exponential functional form. Thus, this factor was merely used as a means of adjusting the...

...sales for the week I(k) = inventory level at beginning of week p(k) = price level t(k) = weeks since last promotion [D.sub.i] = *multiplicative* scale *factor* for seasonality effect i

L(k) = number of days of the week that promotion is held [X.sub.i](k) = indicator variable which equals 1...

...i for the program and 0 otherwise m = mean weekly sales during normal weeks for the program e(k) = error for data point k.

The *regression* determines the *parameters* [Beta], [gamma], [omicron], [tau], In[D.sub.i] and the constant by minimizing [Mathematical Expression Ommitted]. The settings for the indicator variables [X.sub.i...

...ln([S.sub.o]) = ln(m) + constant, (18) [Mathematical Expression Omitted]

which hold for each program. The parameter [S.sub.o] includes both the normalizing *parameter* m and the *regression* constant. The seasonality effect d(k) for each program corresponds to all seasonal *factors* in effect at that time.

REGRESSION RESULTS

The regression results for shirts and ties are summarized in Tables 1 and 2. The results for women's apparel showed less sensitivity to...the week before and the week after promotions, respectively. The WA and WB values, shown in Table 3, are the natural logarithms of the respective *multiplicative* scale *factors*. In every case, the variables had small magnitudes, indicating essentially no effect. Introduction of these additional variables had only a small impact on the values...previous promotion response models and empirical studies. Second, this paper has focused on the development of a model that leads to simple policy guidelines for *choosing* the most profitable *promotional* prices and frequency and determining when periodic promotions are profitable. This differs from previous profitability analysis models, which have been designed primarily to answer what...

...rigid rules. Sensitivities to the optimal parameter settings can also be determined from the model, to indicate the profitability impacts of modifying its recommendations.

In *addition* to determining specific *parameter* settings, some general insights can be drawn from the form of the policies recommended by the model. Since its constant elasticity form is a first...

...alternate accounts receivable management policies as a function of variation in costs or revenues. [TABULAR DATA OMITTED]

A. Incentives to Extend Trade Credit and Policy *Choice*

There are several nonmutually exclusive *incentives* for a firm to extend trade credit to its customers, rather than requiring cash sales with the buyer obtaining credit elsewhere.

A.1. Cost Advantages...of the 600 AICPA firms issue commercial paper; and if so, its rating. In Panel B of Table IV we provide the distribution of firms' *commercial* paper ratings by policy *choice*. Of the firms' with captives, 63.5% issue commercial paper (either through the parent or captive). In contrast, only 12.5% of secured debt firms...guidelines, the manufacturer can override the factor's decision, but that account is handled on a with-recourse basis.(16) The Federal Reserve's Annual *Statistical* Bulletin reports that the *factoring* volume of domestic finance companies in 1985 was $38 billion.

Credit-reporting Firm

Use of credit-reporting firm subcontracts the risk-assessment function. For example...

18/K/120 (Item 60 from file: 148)

04913421 SUPPLIER NUMBER: 10617248 (USE FORMAT 7 OR 9 FOR FULL TEXT)

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Winter, 1990

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FILE SEGMENT: TI File 148

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This paper develops an analytical promotion response model appropriate for department stores. Unlike the majority of...correction factor of the form (L/7).sup.[tau]), where L is the number of days that the promotion was held and [tau] is a *parameter* of the *regression*. Although the *parameter* [tau] was significant in the *regression*, there was insufficient data to check the appropriateness of this exponential functional form. Thus, this factor was merely used as a means of adjusting the...

...sales for the week I(k) = inventory level at beginning of week p(k) = price level t(k) = weeks since last promotion [D.sub.i] = *multiplicative* scale *factor* for seasonality effect i

L(k) = number of days of the week that promotion is held [X.sub.i](k) = indicator variable which equals 1...

...i for the program and 0 otherwise m = mean weekly sales during normal weeks for the program e(k) = error for data point k.

The *regression* determines the *parameters* [Beta], [gamma], [omicron], [tau], In[D.sub.i] and the constant by minimizing [Mathematical Expression Ommitted]. The settings for the indicator variables [X.sub.i...

...ln([S.sub.o]) = ln(m) + constant, (18) [Mathematical Expression Omitted]

which hold for each program. The parameter [S.sub.o] includes both the normalizing *parameter* m and the *regression* constant. The seasonality effect d(k) for each program corresponds to all seasonal *factors* in effect at that time.

REGRESSION RESULTS

The regression results for shirts and ties are summarized in Tables 1 and 2. The results for women's apparel showed less sensitivity to...the week before and the week after promotions, respectively. The WA and WB values, shown in Table 3, are the natural logarithms of the respective *multiplicative* scale *factors*. In every case, the variables had small magnitudes, indicating essentially no effect. Introduction of these additional variables had only a small impact on the values...previous promotion response models and empirical studies. Second, this paper has focused on the development of a model that leads to simple policy guidelines for *choosing* the most profitable *promotional* prices and frequency and determining when periodic promotions are profitable. This differs from previous profitability analysis models, which have been designed primarily to answer what...

...rigid rules. Sensitivities to the optimal parameter settings can also be determined from the model, to indicate the profitability impacts of modifying its recommendations.

In *addition* to determining specific *parameter* settings, some general insights can be drawn from the form of the policies recommended by the model. Since its constant elasticity form is a first...

18/K/121 (Item 61 from file: 148)

04124608 SUPPLIER NUMBER: 08026237 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Rational expectations in the aggregate.

Oct, 1989

WORD COUNT: 7624 LINE COUNT: 00657

INDUSTRY CODES/NAMES: BUS Business, General

DESCRIPTORS: Economic forecasting--Methodology; Rational expectations (Economic theory)--Models

FILE SEGMENT: TI File 148

... expectations equilibria differ, and investigate what factors affect the size of the difference.

These issues are examined by analyzing a model wherein agents choose between *alternative* activities. A crucial *factor* in determining the relationsip between standard and aggregate rational expectations equilibria is the nature of the interaction among agents. This interaction is characterized as being...

...can exhibit congestion, i.e., the larger is the total number of agents who choose to participate in a given activity, the lower is the *incentive* for agent i to *choose* that activity. Examples of situations which exhibit congestion are the problem of agents choosing between different roads which lead to the same final destination, and...

...can exhibit synergism, i.e., the larger is the total number of agents who choose to participate in a given activity, the higher is the *incentive* for agent i to *choose* that activity. An example of a situation which exhibits synergism is the problem faced by consumers in choosing a computer hardware system; the larger is...particular interest is the result concerning dispersion of expectations. A number of empirical studies have found that dispersion of expectations concerning inflation is an important *factor* in the *determination* of aggregate output. (15) In particular, increases in the dispersion of expectations have in general been found to lead to decrease in aggregate output. Although...

18/K/122 (Item 62 from file: 148)

02983078 SUPPLIER NUMBER: 04673044 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Implementation and analysis of Public Law 98-460 - Section 1619 (The Social Security Disability Benefits Reform Act of 1984).

Nov, 1986
WORD COUNT: 27450 LINE COUNT: 02178

SPECIAL FEATURES: illustration; table
INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT Government and Law
DESCRIPTORS: Disability insurance--Reports; Supplemental security income program--Reports; Social security--Reports
GEOGRAPHIC CODES: NNUS
SIC CODES: 9441 Admin. of social & manpower programs
FILE SEGMENT: LRI File 150
STATUTE NAME: Social Security Disability Benefits Reform Act of 1984

... s allegation that usage is expected in the future.
Interaction of section 1619(a) and section 1619(b) with Medicaid and regular SSI cash payments--*Changes* in eligibility *factors* move section 1619 program participants back and forth between the section 1619(a) and 1619(b) categories and the regular SSI program. The sequencing of...
...is reevaluated for a new period of eligibility based on disability under the regular SSI rules (payments are contained under section 1619(a) pending this *determination*). If any nondisability *factor* of eligibility is not met at any time, eligibility for payment under section 1619(a) is suspended (as it would be under the regular SSI...thorough understanding of section 1619's role in relation to the other SSI and SSDI work incentive provisions. Because of the interrelationships among the several *incentive* provisions, SSA *decided* that, to comply with not only the letter of the law but the spirit as well, an across-the-board training effort on the full ...

18/K/123 (Item 63 from file: 148)

02864853 SUPPLIER NUMBER: 04264093 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Dairy talk. (managing the dairy department in supermarkets)(Advertising Supplement)
June, 1986
WORD COUNT: 2224 LINE COUNT: 00173

SPECIAL FEATURES: illustration; photograph; table
INDUSTRY CODES/NAMES: FOOD Food, Beverages and Nutrition; RETL Retailing
DESCRIPTORS: Dairy products--Marketing; Supermarkets--Marketing
SIC CODES: 5411 Grocery stores; 5451 Dairy products stores
FILE SEGMENT: TI File 148

... between 60 and 100 feet for dairy. Several chains, Schnuck and A&P among them, are providing an additional 30 feet or so for gourmet, *random* -*weight* cheese, which is *changing* the product mix in the actual dairy case.
Supervising this surprisingly dynamic category is the dairy manager, who very often wears more than one hat...American Dairy Association programs. This year's promotion is "Bring Home Real Dairy Freshness.' At A&P, ADA presents programs to regional headquarters' groups who *choose* the *promotions* they'll enter. Then brokers' networks go in and set up materials in the stores. Most manufacturers, however, are not allowed to provide POS materials...

18/K/124 (Item 64 from file: 148)

02327493 SUPPLIER NUMBER: 03713233 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Station rental revolution: what it means to oil marketing.
April, 1985
WORD COUNT: 5364 LINE COUNT: 00412

SPECIAL FEATURES: illustration; photograph; table
COMPANY NAMES: Chevron U.S.A. Inc.--Management; Mobil Oil Corp.--Management; Shell Oil Co.--Management
INDUSTRY CODES/NAMES: OIL Petroleum, Energy Resources and Mining
DESCRIPTORS: Service stations (Motor vehicles)--Leasing and renting; Petroleum industry--Management
SIC CODES: 5541 Gasoline service stations; 5170 Petroleum and Petroleum Products; 1311 Crude petroleum and natural gas
FILE SEGMENT: TI File 148

... service facilities rent. A detailed list of criteria used for selection of stations for this payment is available, minimizing subjectivity that could enter into this *determination*.

For example, qualities and *factors* taken into consideration: top potential regardless of dealer, 80,000 gal. a month or over (this may have been raised since this information was obtained...
...during the period exceeds the total of these three items, Union absorbs the first $5,000 and the dealer pays half of the remainder.

Inflation *factor* is 7.5% *added* to the rent in the second and third years of the lease.

Some of these schedules may have been changed since this information was obtained...the standpoint of profit and loss, it doesn't make any difference which is lower, price or rent.

Some say the reason oil companies are *choosing* to compete with rental *incentives* rather than with price rebates is to skirt discrimination difficulties. SCSSA's Shelton says, "There is one set of standards for discrimination in pricing and...
?

17/K/1 (Item 1 from file: 15)

02372878 116354168
USE FORMAT 9 FOR FULL TEXT
Creative performance on anin-basket exercise Effects of inoculation againstextrinsic reward WORD COUNT: 7431
1999
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Creativity; Motivation; Studies; Statistical analysis; Performance evaluation
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 6400 (CN=Employee benefits & compensation)
PRINT MEDIA ID: 14410

...TEXT: creativity measure used to test the hypotheses in this study is the mean of those predicted values for each participant. Because individual memos added no *additional* explanation in creativity *score* variance to the *regression* equation, creativity *scores* were collapsed across memos to yield a single creativity score for each participant.

Rating instructions were provided on a cover sheet attached to each scoring ... R.E. (1986), C>RT: The Creatrix Inventory, University Associates, San Diego, CA.

9. Cepe-Thomas, A. (1992), "Creativity in the workplace: the effects of *reward* *choice* and awareness of research participation on creative performance, unpublished doctoral dissertation, California School of Professional Psychology, San Diego, CA.

10. Cooper, B.L. (1991), "Creativity...

17/K/2 (Item 2 from file: 15)

02133393 69315048
USE FORMAT 9 FOR FULL TEXT
Top management team coordination needs and the CEO pay gap: A competitive test of economic and behavioral views WORD COUNT: 12833 LENGTH: 22 Pages
Feb 2001
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Decision making; Chief executive officers; Executive compensation; Wage differential; Financial performance; Hypotheses; Regression analysis
CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 2120 (CN=Chief executive officer); 6400 (CN=Employee benefits & compensation); 3400 (CN=Investment analysis & personal finance)
PRINT MEDIA ID: 24476

...TEXT: prize.

According to tournament theory, when monitoring is reliable and inexpensive, optimal effort is obtained by paying agents on the basis of their marginal products. *Promotion* *choices* are also straightforward because principals can simply compare contestants' marginal contributions. However, monitoring difficulties vary across firms (Jensen & Meckling, 1976), and as oversight becomes more... focus on this issue in our hypotheses.

REFERENCES

Allison, P. D. 1978. Measures of inequality. American Sociological Review, 43: 865-880.

Allison, P. D. 1990. *Change* *scores* as dependent variables in *regression* analyses. In C. C. Clogg (Ed.), Sociological methodology: 93-114. Oxford: Basil Blackwell.

Balakrishnan, S., & Wernerfelt, B. 1986. Technical change, competition and vertical integration. Strategic...

17/K/3 (Item 3 from file: 15)

02114911 67233358
USE FORMAT 9 FOR FULL TEXT
www.wildwest.gov: The impact of the Internet on state power to enforce the law WORD COUNT: 26134 LENGTH: 58 Pages
2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Internet; State laws; Jurisdiction; Supreme Court decisions; Federal court decisions; State court decisions; Electronic commerce
CLASSIFICATION CODES: 5250 (CN=Telecommunications systems & Internet communications); 4300 (CN=Law); 9190 (CN=United States)
PRINT MEDIA ID: 18523

...TEXT: the terms "reasonableness" and "traditional notions of fair play and substantial justice."23

A review of the Supreme Court jurisprudence following International Shoe reveals several *additional* *factors* that have been considered significant in determining whether an exercise of personal jurisdiction is reasonable and consistent with traditional notions of fair play and substantial... a number of factors that can be considered in determining whether the personal jurisdiction would be consistent with "reasonableness," "fairness," and "substantial justice."35 The *factors* relevant to a *determination* of reasonableness include: the burden on the defendant, the forum state's interest in adjudicating the dispute, the plaintiffs interest in obtaining convenient and effective... Internet access."111 In cases such as Replacements, in which the business contacts are clear, the existence of an Internet connection is just one more *factor* to *add* to the minimum contacts or purposeful availment analysis.112

In cases in which the facts showing real world business contacts are less compelling, courts have...or at work. The report examined Internet use and concluded that, "for the most part, the Internet today is a giant public library with a *decidedly* *commercial* tilt." See Norman H. Nic & Lutz Erbring, Internet and Society: A Preliminary Report (visited Nov. 25, 2000) <http://www.stanford.edu/group/siqss/Press...

17/K/4 (Item 4 from file: 15)

01979272 48313958
USE FORMAT 9 FOR FULL TEXT
Is the Clean Air Act unconstitutional? WORD COUNT: 36024 LENGTH: 92 Pages
Nov 1999
COMPANY NAMES:
Environmental Protection Agency (DUNS:05-794-4910 SIC:9500)
EPA (DUNS:05-794-4910 SIC:9500)
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Constitutional law; Environmental protection; Government

agencies; Federal court decisions; Delegation; Clean Air Act-US; Separation of powers
CLASSIFICATION CODES: 9190 (CN=United States); 4330 (CN=Litigation); 9550 (CN=Public sector); 1540 (CN=Pollution control); 4320 (CN=Legislation)
PRINT MEDIA ID: 15950

...TEXT: issues of how long it may take or how much it may cost to reduce pollution to safe levels. Indeed, to allow costs and related *factors* to influence the *determination* of what levels protect public health would be to mislead the American public in a very fundamental way.50
Only insiders know for certain whether...consider, without making them exclusive or giving them a specified weight.249 Is this statute therefore unconstitutional? Until the agency has undertaken the job of *weighting*?

(d) *Alternatives*. Perhaps it would be necessary to consider radical steps if there were no alternative to the new nondelegation doctrine. But ordinary judicial review, suitably adapted...Reform: Hearings Before the Senate Comm. on Governmental Affairs, 104th Cong. 194 (1995) (statement of Jonathan B. Wiener) (urging general amendment to allow agencies to *choose* *incentive*-based regulation).

313. See generally Robert W. Hahn & Gordon L. Hester, Marketable Permits: Lessons for Theory and Practice, 16 ECOLOGY L.Q. 361 (1989).

314...

17/K/5 (Item 1 from file: 148)

13396304 SUPPLIER NUMBER: 70037082 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Explaining Gendered Responses to "Help-Self" and "Help-Others" Charity Ad Appeals: The Mediating Role of World-Views.(Industry Overview)
Fall, 2000
WORD COUNT: 9437 LINE COUNT: 00835

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business
DESCRIPTORS: Advertising--Research; Charities--Advertising; Sex differences--Research; Consumer behavior--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 9914200 (Advertising Management)
EVENT CODES/NAMES: 310 Science & research
FILE SEGMENT: MC File 75

... x 2 factorial experimental design was used. Ad manipulations were within subject (subjects saw both ads) and self-reported biological sex was a between-subjects *factor*. In *addition*, the order in which the ads appeared was counterbalanced, such that half of the subjects viewed the help-others ad first and half viewed the...appeals was given to respondents. This measure was included to discover comparative judgments similar to cross-testing procedures (Tapp 1998) and consisted of six forced-*choice* *ad* comparison ratings developed by Snyder and DeBono (1985) but slightly modified to fit this target product, plus an additional question added for this study. Questions...significant (F 1,157=27.74, p(less than).001) and confirmed that women (mean score=25.82) reported higher caring scores than men (mean *score*=21.40). Also, a logistic *regression* of the dichotomous ad preference as dependent variable and sex as predictor confirmed the findings of Study One (chi-square=3.64, p=.056). Again...

17/K/6 (Item 2 from file: 148)

13170064 SUPPLIER NUMBER: 70661519 (USE FORMAT 7 OR 9 FOR FULL TEXT)
GENDER AND PROMOTION IN THE ECONOMICS PROFESSION.(bibliography

included) (Statistical Data Included)
Jan, 2001
WORD COUNT: 11581 LINE COUNT: 01276

INDUSTRY CODES/NAMES: BUSN Any type of business
DESCRIPTORS: American Economic Association--Surveys; Economics--Employment; Women economists--Employment; Economists--Employment; Employment discrimination--Research
GEOGRAPHIC CODES/NAMES: 1USA United States
PRODUCT/INDUSTRY NAMES: 8525200 (Economics)
NAICS CODES: 54172 Research and Development in the Social Sciences and Humanities
FILE SEGMENT: AI File 88

... and random-effects probit models. Finally, we explore the trend in gender differences over the three decades studied.

Empirical Model

We modify the static discrete-*choice* *promotion* formulation of Winter-Ebmer and Zweimuller (1997) to examine the promotion process of academic economists. Although we have access to repeated observations of the same...the year of the cross-section and the subsequent year (that is, 1964-65, 1974-75, 1985-86, or 1989-90) is used directly or, *alternatively* , *weighted* either by the number of co-authors, a journal quality index, or both. Publication data are gathered from various issues of the AEA Index of...post-Ph.D. experience. (7) Under the null of no unobserved heterogeneity, the pooled cross-section model in equation (A3) provides consistent estimates of model *parameters*.

The second model variant, a *random*-effects probit model, provides estimates that make use of the panel data to control for the possibility that unobserved hetero-geneity is present. In the...specific fixed effects. An Qaxaca-Ransom decomposition (1994) indicates that a lower probability of promotion for women is primarily due to gender differences in the *parameters*. We focus on the *random* effects approach because it permits identification of time-invariant control variables and does not require gender-specific estimates that rely on relatively few observations of...

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... an incentive to minimize the damage it does, and it is not clear why we would expect an outside body with different (that is, public *choice*) *incentives* to produce a superior outcome. Goodhart suggests that member-banks will find monitoring by fellow-banks intolerable, but that is exactly why they might delegate...s location, and a dummy variable that takes the value 1 if another bank failed in that county, and zero otherwise, and they interpret the *statistical* significance of the dummy *parameter* as evidence of contagion. However, that parameter will also pick up any other factor that the other variables fail to pick up, but which is related to the failure of neighboring bank (for example, local conditions), and these *alternative* *factors* need to be ruled out first before we can say we have evidence of contagion. (14.) This is not to deny that there can be...
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